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Cover/Coronado Shores *(left)* in Coronado, Calif. *Photo:* John Waggaman. *(Story on page 80.)* Islandia *(right)* in Alameda, Calif. *Photo:* Joshua Freiwald. *(Story on page 98.)*

Romney tells the President he's quitting—and a good many other things

UPI PHOTO



Shouting match erupted among Secretary Romney, Governor Milton Shapp and crowd of flood victims when Romney tried to explain HUD relief efforts in Wilkes Barre, Pa., August 9. Mrs. Min Matheson, heading Flood Victims Council, shoved picture of damage at Romney and cried: "You don't give a damn whether we live or die." Romney and Governor argued long and loudly over whether HUD should pay off victims' old mortgages. Photo shows Governor Shapp at Romney's side, Mrs. Matheson at right.

George Romney finally decided he had been pushed around once too often by the President and his White House staff, particularly Presidential assistant John Erlichmann.

Romney pushed back. He said he wanted to quit the Cabinet—at a time of his own choosing—and he then warned that "it remains to be seen" whether he will carry out a political assignment that would have him campaigning for the President in 30 cities this fall.

Romney told it all to the President in a half-hour meeting that Romney insisted on—and then he told the press.

The last straw. Like other Cabinet officers Romney has resented being shunted to Erlichmann on matters he thought he should bring to the President's attention personally. The Housing Secretary, a team-player for President Nixon for 3½ years, finally rebelled when he felt he had been handled in an insulting way with a Nixon-Erlichmann order sending him to Wilkes-Barre, Pa., on a moment's notice. A formal memorandum directed Romney to halt the "bureaucratic haggling" that reportedly was slowing delivery of temporary housing for 28,000 families left homeless by a flood from tropical storm Agnes.

The June flood was the country's worst natural disaster, and some cities, such as Wilkes-Barre, were devastated. The attempt to mesh federal, state and local relief aroused frustration and political tension, even though Washington poured money into the area and supplied 7,500 mobile and modular housing units in six weeks.

The trigger. The President's sharply worded order to Romney was the White House reaction to a front-page story in the *Washington Star-News*, larded with complaints of Wilkes-Barre citizens about red tape and delays in getting them housing. Romney wasn't consulted about the order, and it was handed to the White House press corps before he got it.

Romney was furious, but he carried out his orders. He defended federal officials during public confrontations with Democratic Governor Milton Shapp at Wilkes-Barre *(see photo)*. Romney said the Governor was demagogically demanding that the federal government fully reimburse those damaged to the full extent of their losses, while at the same time the Governor had been unable to get an emergency appropriation of disaster funds out of his own Pennsylvania legislature.

Lack of thanks. The federal effort, including provision for 10,000 mobile homes and other temporary housing, was costing $2.5 billion. It was the greatest disaster-relief effort ever undertaken by the federal government.

Romney felt the whole thing was badly handled, that the President had made him look like an underling who had failed to cope with a politically charged emergency. Romney believed, as he told newsmen later, that HUD employees dealing with the relief program were to be "commended, not condemned."

The Secretary refused to deliver the report that the President had demanded except to the President himself. This he did, at a meeting attended by a number of HUD officials, by General George Lincoln, head of the Office of Emergency Preparedness, and by Erlichmann.

Showdown. After the meeting Romney saw the President privately for half an hour. He told Mr. Nixon of his desire to leave the Cabinet to devote himself to a specific but unidentified job "in a private capacity (that) is very much part of public service." Romney was noncommittal about when he would leave.

The President quickly acceded to one Romney recommendation, resulting in the appointment of Frank Carlucci, deputy director of the Office of Management and Budget, as the official coordinating federal efforts in the disaster area. Carlucci's appointment makes it clear that the over-all responsibility lies at the White House, not with Romney's Department of Housing and Urban Development.

Romney reportedly made other demands on the President, particularly for additional employees for the Federal Housing Administration to process mortgages and to police the subsidized-housing programs that had produced scandals in so many cities.

Political risks. The threat of an embarrassing departure by Romney, the Administration's leading spokesman—and virtually its only spokesman—for the cities, might be a blow to the President's re-election campaign in an area where it needs all the help it can get.

Romney also has strong ties to the Jewish community through his close association with a top Republican fund-raiser, Max Fisher of Detroit. And Romney has close Republican links in Michigan, a state that may be closely contested. His plugging for stronger Presidential stands on discrimination in housing and on the problems of the cities won him the progressive Ripon Society's nomination last spring as "Republican of the year."

A mind made up. Romney acted at a critical time for the President and at a time when Romney had little to lose. Romney says that six months earlier he had told the President of his desire to leave but that the President asked him to stay on to "deal with the problems of housing and the cities."

When Romney finally blew his cool, it had long been clear that he had no intention of seeking to stay on at HUD if President Nixon were re-elected. Romney, who is 65, obviously had little to lose by forcing the showdown with the President.

What he gained was a chance to let the public—and the President—know directly how he felt and what was on his mind.

—Don Loomis
McGraw-Hill World News, Washington

'Say it isn't so, Mr. Chairman'

There is a rumble down in Washington that Preston Martin, chairman of the Home Loan Bank Board, may be considering leaving that post.

For the housing industry that is indeed tough news, because if ever there was a chairman of the HLBB who did a good job for the homebuyer and the housing industry, it was Pres Martin. Let's hope that whoever may replace him, if in fact he does leave, will be able to maintain (next year when we have tight money again) the liquidity and mortgage-lending ability in the S&Ls that have made such a big difference to the housing industry this year and last.



ASHWORTH CAL-VISUALS

HLBB's Martin
Reported leaving post

—Richard W. O'Neill
The O'Neill Letter, July 25

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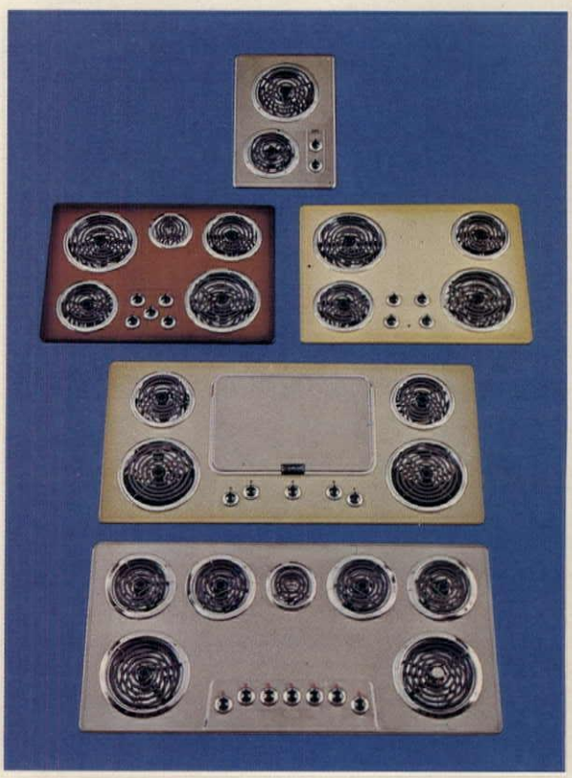


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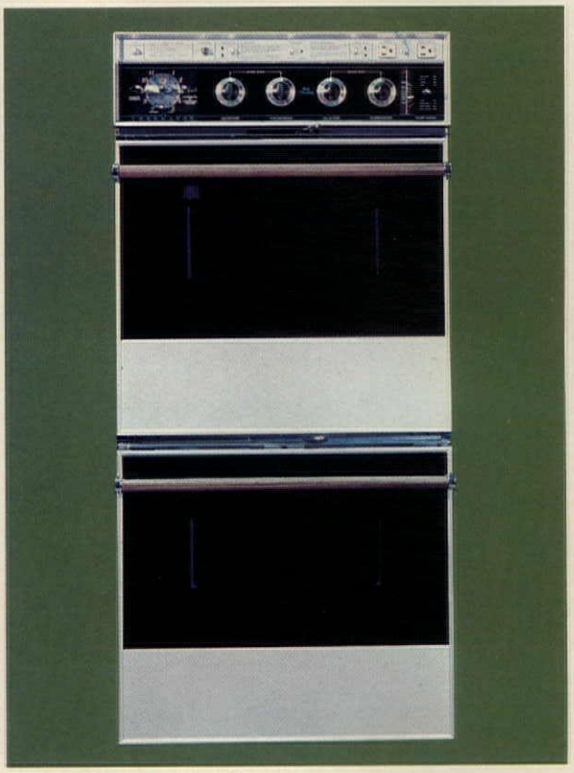
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CIRCLE 32 ON READER SERVICE CARD



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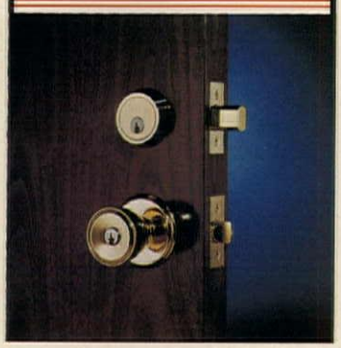
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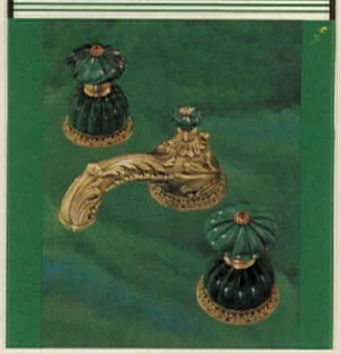
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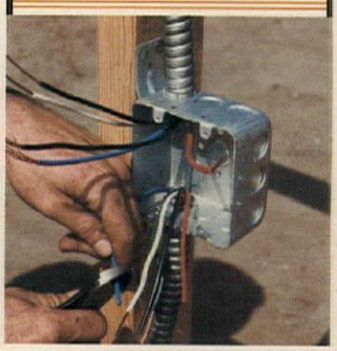
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No biz like scandal biz: Housing becoming our most investigated activity

A team from the Federal Bureau of Investigation and the General Accounting Office went to work some weeks ago to find out for the House Appropriations Committee how HUD's land-acquisition programs work —why prices run so high and whether profiteers are taking the taxpayer for a ride.

The investigation is only one of many under way in Washington, for housing officials and the people they do business with are increasingly subject to the scrutiny of an army of private eyes working for policy makers and administrators.

Some inquiries are year-round operations. Some, for congressional committees, rise as chairmen see targets of opportunity that promise TV coverage and headlines.

Motives. The Appropriations Committee's new inquiry, for example, was triggered last April when *The Washington Post* sprang a series of articles on a District of Columbia housing scandal. The first scandal article appeared on the day Housing Secretary George Romney began testifying before the committee's own appropriations subcommittee, headed by Representative Edward P. Boland (D., Mass.).

Romney was asking to spend $4.7 billion in fiscal 1973, and *The Post*'s headlines told of a public housing project of 54 townhouses costing $76,000 each.

And explanations. To several shocked—and not too well informed—committee members, Romney tried to explain:

Urban renewal authority allows local housing agencies to buy land at high prices, clear it and then sell it to housing developers at prices low enough to enable them to build the public housing within specified cost ceilings. Renewal grant money pays much of the land cost. The houses themselves didn't cost $76,000 each, but that's what the taxpayer paid for them, counting land.

The land cost in this case, indeed, was $755,000 for 1.2 acres in a ghetto that had been wasted in the riots of 1968. That was half the cost of the project.

Moreover, the land had been bought for $398,000 six years earlier, and at least one reputable real-estate operator was quoted as saying the land "might conceivably be worth $200,000 if an investor were interested."

And raised eyebrows. After hearing Romney's explanation of the writedown of land costs and how this creates "an artificially high market for such land," Representative Charles Jonas of North Carolina, top Republican on the subcommittee, was still skeptical. "I'm not quite sure Congress told you to do this," he told Romney.

"It doesn't look very good when you see it in operation," Romney admitted, "But that is what it is."

Whether land should be acquired in that way is one question that Chairman Boland's investigative director, C.R. Anderson, an FBI man, is trying to answer. "It will be a very comprehensive study," Anderson says.

Demand for data. This latest inquiry is a sign of the continuing demand—from Congress and from Romney—for independent investigations into the way HUD's multibillion-dollar programs are being administered in real life.

The land report probably won't be ready for release, if it is made public at all, until the Appropriations Committee opens hearings next spring on the fiscal 1974 budget.

But other reports will appear sooner. The General Accounting Office, for example, has two for release this fall—on the section 235 and 236 subsidy programs. These studies are almost certain to be another blow at those two widely criticized operations.

Routine scrutiny. In less troubled times the GAO provides the most consistent surveillance of government housing programs. It usually has 40 professionals working at HUD headquarters in Washington and about the same number in HUD field offices.

Most GAO reports are anything but blockbusters. They're generally packed with such information as, for example, last June's report on the failures in HUD's code enforcement grants to ten cities.

But now the GAO has other reports in the works: one on FHA and VA procedures in foreclosing on defaulted mortgages, another for Senator Philip Hart's antitrust subcommittee on mortgage lenders who are not supervised by any federal regulatory agency.

Romney's own man. A new and tougher investigative role is being played, meanwhile, by HUD's own inspector general's office. It has a staff of 300, headed by the onetime congressional investigator Charles G. Haynes. He now reports to Romney instead of to an assistant secretary, a change made after the secretary found that he had gotten bad information from FHA officials whom he asked about the truth of the findings in Representative Wright Patman's first investigation of the section 235 program.

Haynes has 200 auditors and investigators whose reports are normally kept under tight wraps. The HUD bureaucrats can no longer be sure, however, that what is discovered by Haynes' men will be kept strictly private, since Romney himself dramatically released to Congress and the press the reports on the section 235 and 236 programs that documented the sloppiness of FHA's administrators and programs.

The press. Acting quietly, HUD has also reversed a long-standing policy by releasing to news media its audit reports on local housing authorities and urban renewal agencies. These were previously kept for official use only.

Several hundred of these audit reports are made each year, and all are available to any newspapermen who take the trouble to ask for them.

And so HUD, already under investigation from every direction by outsiders, is now investigating itself from within and publicizing the results—and the end seems nowhere in sight. The agency and its industry are well on the way to becoming the most thoroughly investigated of all American activities.

—Don Loomis
McGraw-Hill World News,
Washington

SCORECARD FOR HOUSING PROBES

House Banking Committee

Chairman Wright Patman (D., Tex.) zeroed in on FHA and Secretary Romney in mid-1970 with investigation of the section 235 program. Hearings have spotlighted scandals in Washington, Philadelphia, other cities. Patman's staff and budget are ample, and he draws (as do other committees) on GAO and FBI for additional investigators.

Outlook: Committee will be active next year, as always.

HUD Office of Inspector General

Charles G. Haynes, reporting to Romney, has expanding staff now numbering 200. Romney released massive reports from Haynes last spring on FHA's maladministration of section 235 and 236 programs.

Outlook: More investigations, more publicity.

General Accounting Office

This watchdog of Congress has auditors permanently assigned to HUD headquarters and field offices. About 15 investigations are undertaken each year for committee chairman and individual congressmen, and are made public if the congressman chooses. Another six to ten inquiries initiated by GAO are made public when reports are sent to Congress.

Outlook: More and harder-hitting inquiries.

House Appropriations Committee

Its housing subcommittee, headed by Edward Boland (D., Mass.), taps full committee's investigating staff of 40, all but three borrowed from the GAO, the FBI and other agencies. For its own investigation of half-a-dozen FHA programs, subcommittee had two professionals from FBI, two from GAO.

Outlook: More details from investigations already under way.

House Government Operations Committee

Its subcommittee on legal and monetary affairs, chaired by John S. Monagan (D., Conn.), has staff of three for HUD investigations but draws on GAO for additions. The panel achieved major impact with its hearings on massive defaults on FHA homes in Detroit.

Outlook: Continued scrutiny of HUD and FHA next year.

Senate Judiciary Committee

Its antitrust subcommittee, headed by Philip A. Hart (D., Mich.), held hearings for 15 days in Boston and Washington into the ways that banks and other lenders contributed to the section 235 scandals in Boston, in Brooklyn and on Long Island.

Outlook: It's not yet known if Hart will resume hearings next year.



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Mortgage rates holding stable for '72—but '73 may be leap year of sorts

The mortgage market is normally resigned to being the residual outlet for the nation's savings—meaning that once a strong cyclical recovery in the economy takes hold, it chokes off the expansion of housing activity until the next business slump loosens the knot.

Now an economic boom has caught up with record growth in housing starts. That should provoke the familiar symptoms, with interest rates soaring, savings and loan institutions squeezed out of their deposits, and builders foraging for scarce financing.

But the concensus among money men is that—providing the markets do not take fright at next year's nebulous but still scary inflation problems—1972 should end with only a negligible rise from the present level of mortgage costs.

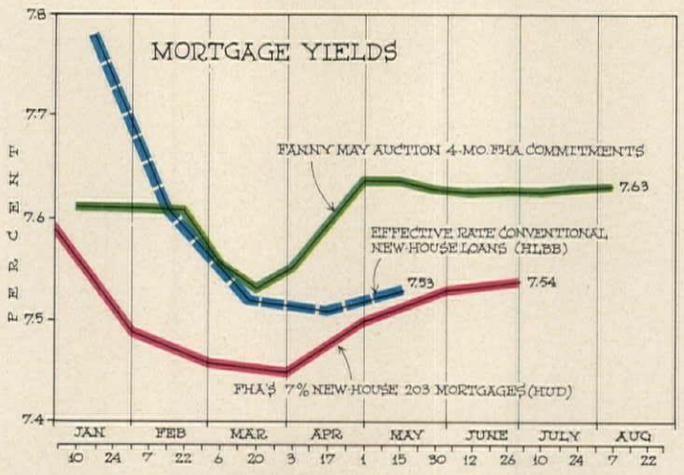
'So much money.' The key to confidence for the rest of 1972 is the fact that S&L deposit inflows are not merely strong this year but super-strong. First-half inflows totaled $13.7 billion, versus $20.7 billion for all twelve months of the extraordinary record 1971 year and $5.3 billion for all of 1970.

"There is so much money around there has been some scratching of heads here about the fact that mortgage rates haven't actually gone down," says one Washington official working for the government's inflation-fighting Committee on Interest and Dividends.

Chairman Preston Martin of the Home Loan Bank Board doesn't go that far. But he does feel that "savings flows are so huge, I don't look for rates to go up more than 25 basis points" this year.

The same projection is made independently by Kenneth Thygerson, economist for the U.S. Savings & Loan League in Chicago. And some Federal Reserve officials are even more optimistic, predicting no more than a 5 to 10 basis point increase in rates by the year's end. Since the fractions involved are mere hundredths of a single percentage point, the forecast for 1972 is tantamount to stability.

Political pressure. The outlook for the remainder of 1972 has more behind it than the flush conditions of S&L accounts.



Washington has no desire in an election year to see interest rates, which are not controlled, rise to a degree that will anger citizens whose wages and prices are subject to mandatory federal controls. The Committee on Interest and Dividends, headed by Chairman Arthur Burns of the Fed, is stepping up its jawboning efforts to convince lenders that the money situation simply doesn't warrant their maneuvering toward higher rates.

The committee's officials see private lenders frequently in small groups, and Burns has recently resumed the practice of talking with somewhat larger groups of industry executives in well publicized meetings. The purpose of the visits is to calm fears, which might turn out to be self-fulfilling, that a rapid acceleration in demand for money is in prospect, out of which lenders might expect higher rates.

Abundant liquidity. The best news here is that both business and the government's own demands for credit are less onerous than it was expected earlier in the year that they would be at this time. Corporations are liquid with internal funds, and the Treasury's debt managers have stumbled into great luck with their borrowing problems.

Backing up reassurances that mortgage funds will be ample is the array of federal housing pump-primers, with chief reliance placed on the Super Tandem Plan created by the Government National Mortgage Assn. to meet a 1971 housing finance emergency and now re-activated just in case. Under Super Tandem Ginnie Mae would buy mortgage loans at prices as high as 96% or 95% of face value. There are hints of even more steps in the wings.

Another story in '73. And yet, despite all the soothing words from Washington about the 1972 outlook, windowdressing the prospects for 1973 is difficult.

Says Saul Klaman, chief economist of the National Association of Mutual Savings Banks:

"We have a battle of countervailing forces going on. Real supply and demand (of money) aren't forcing rates up. It is expectations (of inflation and tight money) that could push them up."

An analyst for Salomon Brothers, the big New York bond house, agrees but adds this rider: "If expectations of inflation are not confirmed by poor price data this year, they could be held in check by favorable supply/demand factors. It all depends what you think will happen to prices before the end of the year.

Burns' warning. Even if the price line can be held this year, however, optimism about 1973 comes hard. None other than Arthur Burns paints a less than glowing picture:

"The need for further progress in curbing inflationary pressures remains great, particularly in view of potential developments in 1973. Next year collective bargaining agreements covering large numbers of workers will be reopened—against a backdrop of a substantial increase in consumer prices over the past several years.

"And in fiscal 1973 the federal (budget) deficit may be growing at a time when the economy is expanding briskly—(and) such a development would add explosive fuel to the fires of inflation."

Such unchecked inflationary developments would be ominous for mortgage lenders most of all because they would portend moves by Burns' central bank to tighten money.

The U.S. League's Thygerson doesn't think that tightening by the Fed after the November election—should the Reserve follow the scenario often speculated on in the markets—would have much effect on mortage rates this year. But he does see a clear hazard for the S&Ls in the tightening the Fed may institute next year in response to a widening deficit.

Bonds. Another threat to mortgage lenders' deposits that could materialize—and even yet in 1972—is a pronounced rise in high-grade, long-term corporate bond yields.

Charles Partee, research director at the Federal Reserve, explains: "If corporate bonds go up, marginal investors in the mortgage market, such as mutual savings banks, would switch over to corporates."

Klaman agrees: "If yields on high-grade corporates go to 8% (from their present 7½%), mortgage rates would just have to move up."

Hope . . . and fear. Not all observers accept the inevitability of a march to higher rates next year. Digging in, Partee demurs:

"The only objection I have to the standard judgment that rates will rise is the fact that they are already pretty high, historically—especially long rates."

Klaman pins his hopes on Burns' committee: "If rates go up in the months ahead, the committee will not stand idly by and let it happen."

But a housing agency economist is not so sure. "Burns," he says, "has two hats. The question is which matters most."

Harry Schwartz, economist for the Federal National Mortgage Assn., feels pessimists should never overlook the fact that pressure on the credit markets has been light all year.

"Even if the worst happens," he asserts, "I don't think we will have anything that approximates the credit squeeze of 1969. The flow of savings, the new money creation and the investment by foreigners in Treasury debt have given us an advantage. I think most of it will endure."

—STAN WILSON
McGraw-Hill World News,
Washington



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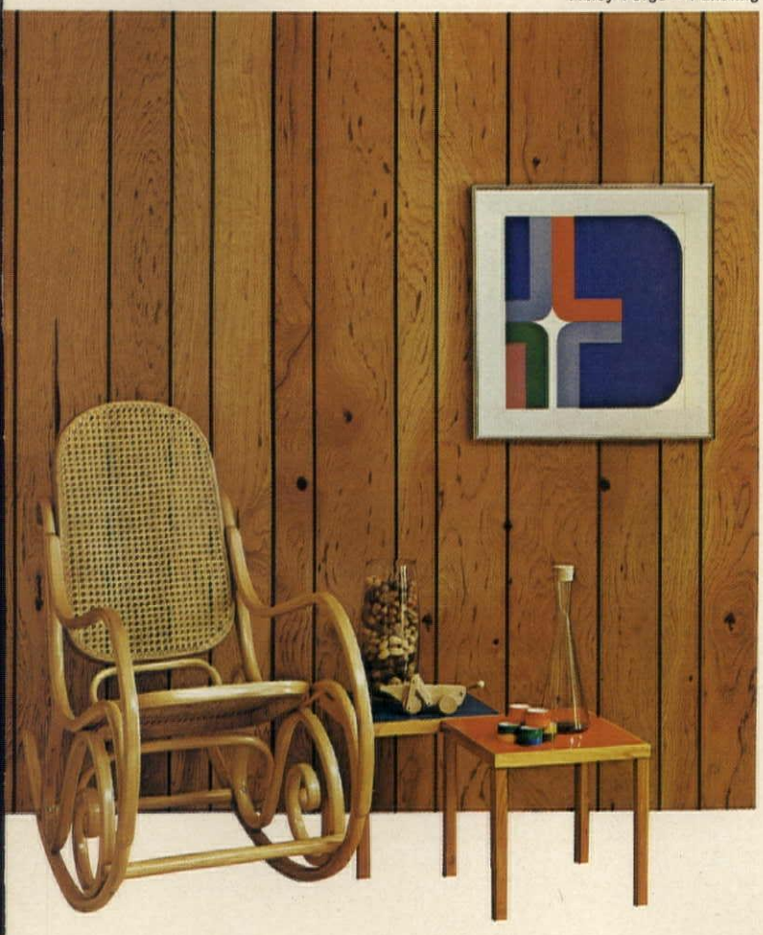
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CIRCLE 15 ON READER SERVICE CARD

Big brother gives the S&Ls a green light on the variable-rate mortgage

The variable-rate home mortgage has been on the drawing boards for years, and some wondrous qualities have been attributed to it. It has been particularly recommended as a vehicle for helping the savings and loan associations adjust painlessly to periods of tight money.

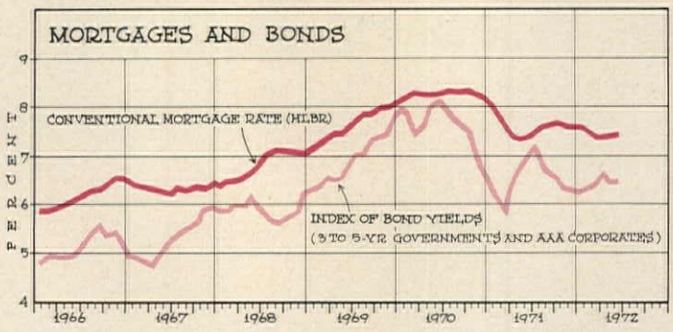
But while the idea has won support from many quarters, including the 1969 Friend report * on the S&L industry, the Hunt Commission and the Federal Reserve, only a very few S&Ls have actually experimented with such loans.

Last month the Federal Home Loan Bank Board, the S&L regulation agency, took the first steps in an ambitious program to bring the variable-rate loan out of the ivory tower and into everyday use as a mainstay of housing finance. The board formally endorsed variable-rate lending for S&Ls and issued guidelines.

Directives. The basics of the guidelines are these:

- The variable interest rate would move up and down according to some specified index of capital market conditions that could not be manipulated by the lender. The board suggested, but did not make mandatory, such indexes as the weighted average cost of funds to all FSLIC-insured S&Ls, the rates on three-to-five-year government securities or averages of the government securities rates with other rates, such as those on top grade public utility or corporate bond issues *(see chart).*
- Changes in the mortgage yield to lenders could be achieved either by varying the interest rate itself, by varying the term of the mortgage (to a maximum maturity of 35 years) or by manipulating both the interest rate and the maturity simultaneously.
- Borrowers could not be forced to take a variable-rate loan. If they did take the option, they would receive a minimum 30 days' notice of any changes in rate or maturity and have 60 days after the change to pay off the loan without any penalty.

Waiting period. While the S&Ls' immediate reaction to the board's move was highly favorable, it is clear that a few, if any, are going to jump right on the bandwagon.



An index favored by HLBB as a guide for variable mortgage rates is chart's lower line, tracing yield of 3-to-5-year governments and AAA corporates. Top line shows how well, or how badly, HLBB's average for conventional mortgage rates follows the index.

While the board's pronouncements lend authoritative support to the notion of variable-rate lending, they were too general to be of much use to loan officers. These officials are waiting for the Federal Home Loan Mortgage Corp. to spell out just what kind of variable-rate contract it will buy in its secondary market operations. It may be another month or so before the FHLMC gets down to specifics on which indexes it wants used and how the variable rate will be linked to the index.

Market problems. There is a host of questions about the marketability of variable-rate loans, and most can be answered only through a trial-and-error process. Aside from the difficulties of explaining how the mortgage scheme works to prospective borrowers and trying to forecast what might happen to their monthly payments, some experts question whether this is the right time to launch variable-rate plans. Expectations are that the bond-rate indexes suggested by the board will be moving up faster than prime mortgage rates as the economy picks up steam. Under these circumstances borrowers may be reluctant to enter into variable-rate contracts.

Preston Martin, the Home Loan Bank Board chairman, on the other hand, maintains that "the variable-rate mortgage is an idea whose time has come." He expects that lenders will offer sweeteners to entice the borrowers. For example, variable-rate loans will initially be made at anywhere from 25 to 50 basis points below the S&Ls' going rate on regular prime mortgage loans. In addition, the rate would not be changed often—perhaps no more frequently than every six months or a year. And while lenders would have to lower the rate when the index trends downward, they would not necessarily have to raise the rate just because the index turns up.

Setback in Miami. Timing is all important. Security Federal of South Miami, Fla., found that out in its pioneer effort to sell variables. The association marketed the idea heavily in the late 1960s and at one point had $48 million, or 25%, of its mortgage portfolio in variable-rate loans.

The initial interest rate was always set slightly below the prime rate on regular mortgages, but it was locked in step at a fixed spread above the highest rate the S&L paid on savings. All went well until late 1969 and early 1970 when, in a few months' time, the rate on savings jumped from around 5½% to 7½%. The resultant increase in the borrowers' rates caused a hullabaloo, and many exercised their option to pay off their loans.

Things then went from bad to worse from a public relations standpoint, according to Security Federal's executive vice president, Gerald L. Rose. Mortgage rates began to fall more rapidly than the savings index rate, and the S&L voluntarily let more borrowers out of their contracts.

"Now we've backed away from variable-rate mortgages," says Rose. "We still have perhaps 20% of our portfolio in them, but we're not going to seek any new loans until we're sure we've found a better rate to tie it to."

Obstacles. More importantly, perhaps, Rose sees long-run problems in keeping borrowers satisfied with the variable-rate idea. He explains:

"The customer has never taken time to understand it.

"When mortgage rates are rising faster than the index, he will be looking at the index and using it to try to prevent an increase in his mortgage rate.

"But when mortgage rates are falling faster than the index, he'll want his mortgage rate lowered right away.

"You can't explain to him that his mortgage rate is tied to the index and not to mortgage rates generally."

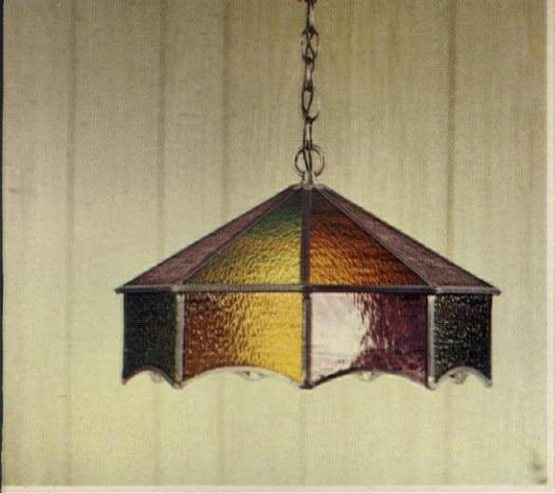
The idea of pushing S&Ls into variables is itself controversial. A variable-rate loan behaves like a series of short-term investments that enable the lender to keep his rate of return in line with his costs of money. Presumably, when S&Ls have a significant proportion of their assets so invested, they can better compete for savings in times of rising rates. And they will not have to rely so much on borrowings from the Federal Home Loan Banks.

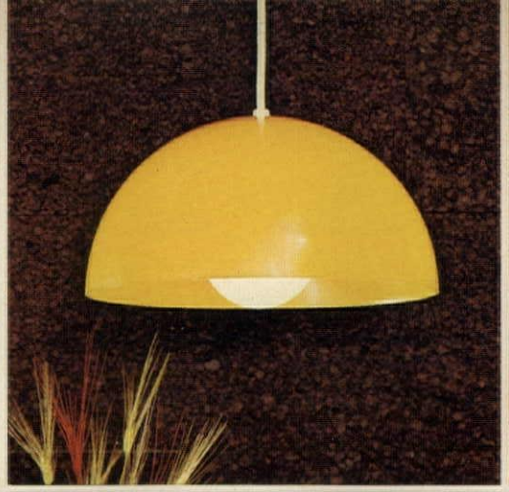
And objections. But the S&Ls will still have to contend with state usury laws. Furthermore, it may take many years before they can sell enough of the loans to reap any important benefits. The staff of the Federal Reserve, for example, calculated that if variable rate loans comprised 25% of S&L portfolios, the increase in the mortgage interest rate from 6½% in 1960 to 9¾% in 1970 would have raised their average return on earning assets by only about 75 basis points.

Further, widespread acceptance of variable-rate lending may come only with stronger government encouragement, such as adoption of the idea for FHA-VA loans. But this would take legislation, and key congressmen, such as Wright Patman (D., Tex.), chairman of the House Banking Committee, emphatically do not endorse the variable-rate concept. The Federal Reserve staff has suggested that the HLBB might, among other things, hold out a carrot to S&Ls by allowing part of their variable-rate holdings to be counted in meeting liquidity requirements. But the board has no such plans at present.

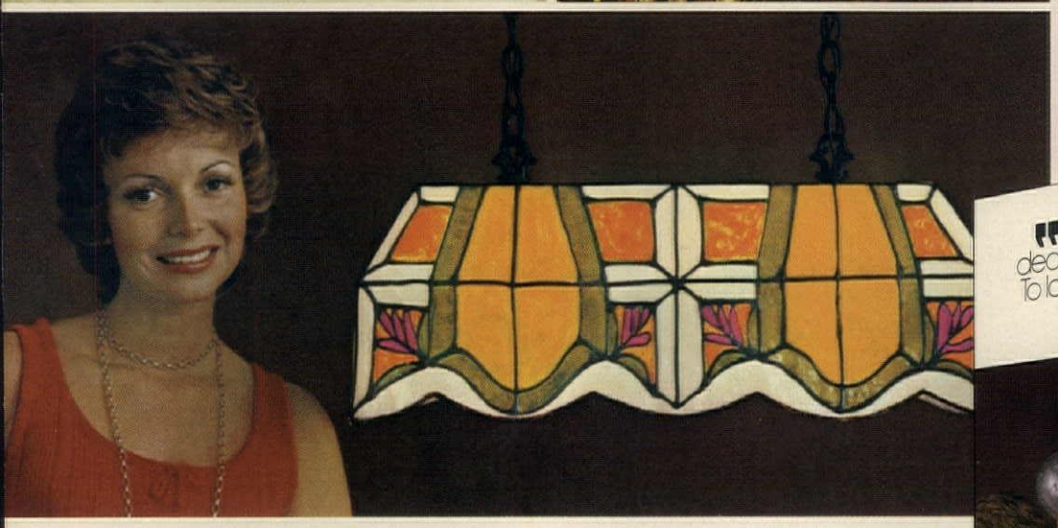
—DEXTER HUTCHINS
McGraw-Hill World News,
Washington

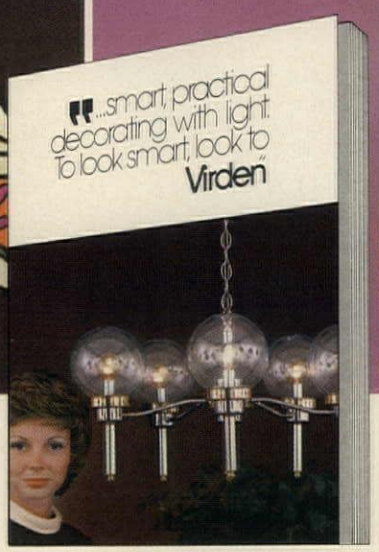
* *Study of the Savings and Loan Industry,* 1969, by Irwin Friend for Home Loan Bank Board, Gov't. Printing Office, Washington 20402, four vols., $8.25











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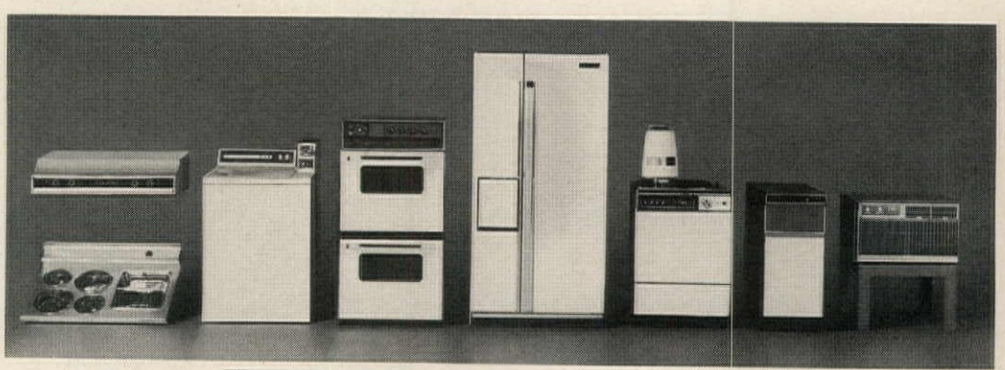
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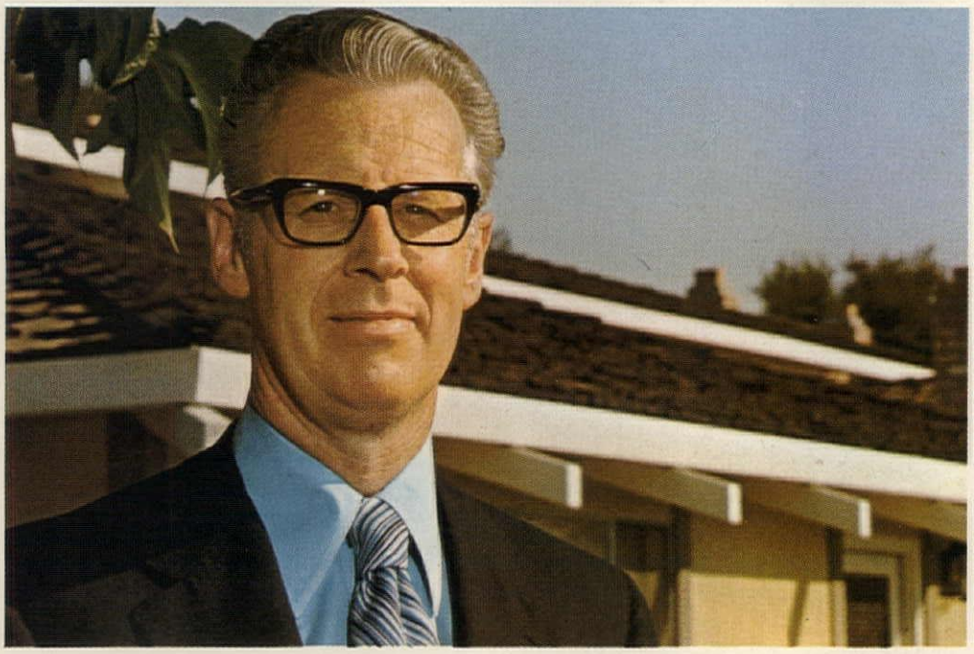
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CIRCLE 18 ON READER SERVICE CARD

"MGIC's 95% mortgage insurance has made a substantial contribution to our business."



Comments by George McKeon, President, McKeon Construction, Sacramento:

"Our firm began using MGIC-insured loans in 1970. Prior to that time, about 85% of our sales were financed through FHA loans. That dropped to 60% in 1971; we expect it to drop even further in the near future—probably to somewhere around 30%.

"We've had a strong demand for 95% mortgages from our customers. This form of high-ratio conventional financing is ideally suited for the price range of homes we build. Our apartment homes sell for $13,500 to $19,000; single-family homes sell for $21,000; town homes from $19,000 to $36,000." The apartment home, a concept developed by McKeon Construction, has proven to be the hottest sales success on the west coast.

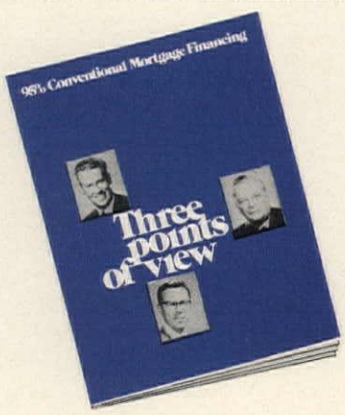
"Naturally we prefer conventional financing over FHA. The financing for an entire condominium project can be processed and approved in 60 days with conventional loans—compared to ten or eleven months with FHA.

"Actually, the advantages attributed to FHA mortgages are more apparent than real. The effective interest rate is no less in many cases than a conventional mortgage, because the insurance premium must be included as part of the real cost to the buyer. And builders have to contend with fewer discount points when working with conventional loans.

"Plus, FHA loans present well-known problems for builders, such as restrictive covenants on density requirements. A builder can be much more imaginative, furnish the same shelter for less money, through the use of conventional financing.

"We're looking forward to substantial growth over the next few years. The 95% conventional loan with private mortgage insurance has made a substantial contribution to our business. We expect imaginative financing programs like this to become even more important in helping meet the housing needs of the country."

McKeon Construction is recognized today as one of the giants in the housing industry; 1971 starts exceeded $100 million. George McKeon, president, was named Builder of the Year in 1971 by Professional Builder Magazine. His comments are included in MGIC's new brochure, "Three Points of View," an examination of 95% conventional mortgage financing. Send the coupon for your copy.



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CIRCLE 19 ON READER SERVICE CARD

Militant buyers light a fuse under Kaufman & Broad's Midwest operation

And they're getting some action

For the nation's largest privately owned homebuilder has been learning a tough lesson: Never underestimate the power of an unsatisfied customer.

- Eleven owners in its Sugarbrook subdivision near Chicago posted large cardboard lemons as a warning to prospective buyers of the remaining homes.
- Other Sugarbrook residents took their complaints directly to the *Chicago Tribune.*
- Angry homebuyers from K&B's Apple Tree and Forest Heights subdivisions descended on HUD Secretary George Romney, when he visited Chicago, to demand that he do something about flaws in their houses.
- An Apple Tree buyer was so vocal in her complaints that the *Chicago Daily News* gave them front-page coverage in a general story about poor construction in Chicago. *(For other companies under fire, see page 24.)*
- And in the Detroit area condominium buyers from the Lakewood fourplex development picketed the company's sales offices, urged that the city council lift K&B's building license and threatened fraud and misrepresentation lawsuits if 14 demands went unmet.

Indictment. To add to the company's woes Royal Faubion, former president of its Chicago division, and Controller Maurice Sanderman were indicted by a federal grand jury on charges of bribing an FHA official with $800, three cases of liquor and a valuable money clip to obtain approval for building plans.

K&B points out that it opened its books to the investigators and dismissed Faubion last January.

While all this was going on, Kaufman & Broad's stock, which hit the year's high of 52¼ April 13, drifted to a low of 37½ in July. But neither Chairman Eli Broad nor Wall Street housing analysts attribute the drop to the company's troubles in the Midwest. Instead, they believe big institutional investors began selling out of building and land development stocks late in April on news that the housing boom had peaked out.

Sugarbrook. Complaints at Sugarbrook, which has 340 homes in the $22,490 to $27,990 price range, include cracking foundations, sinking driveways and sidewalks, poor grading, faulty plumbing, loose drywall, leakage around window frames, chipping exterior paint and sloppy interior painting.

MICHAEL S. SHAW



Sour feelings in Sugarbrook led owners to put up lemons to discourage future buyers.

The owner of a $28,700 house reports grading so bad that water seeps around the foundation and starts the sump pump. This pumps the water back into the yard, and the cycle starts anew.

Kenneth Leslie, chairman of the homeowners' association, says that even after two meetings with K&B officials, no repairmen came—until the cardboard lemons went up. Then, he says, only slipshod repairs were made.

For example, says Leslie, when sewer smells kept escaping into a utility room, repairmen simply routed out the sewer. After three routings failed to dispel the odors, the crew poured in acid. Finally, on a fifth attempt, they dismantled the plumbing. Leslie believes they should have done this when they first found that routing did no good.

Leslie also points to a foundation crack that was patched only with tar and pliable plastic sheeting. He says that despite two patchings, it still leaks.

After the complaints were publicized, Robert B. Shanks, president of the village of Bolingbrook, where Sugarbrook is located, suspended issuance of occupancy permits until K&B corrected problems in homes already occupied. Shanks is still concerned about the drainage problems which he traces to inaccurate surveying.

Forest Heights. Kaufman & Broad's most visible problem in metropolitan Chicago is Forest Heights, an ill-fated HUD experiment in section 235 subsidy housing. Today 40 of the 270 homes that cost from $18,000 to $22,000 stand empty.

The subdivision was built when new HUD regulations permitted welfare families and ADC mothers to qualify for section 235 home ownership. Many found it impossible to meet the payments and simply abandoned the houses to vandals.

Forest Heights, says a K&B spokesman, is a "sociological problem." The company had tried to achieve a racial balance, but when white buyers learned that there might be a large percentage of blacks, most of them cancelled sales.

With a population composed primarily of poor families who had never owned homes, construction faults deteriorated into serious problems, and flaws caused by poor maintenance, were blamed on the builder.

Defects. Some of the complaints have a familiar ring.

Phyllis Osborn says that the yard behind her $26,900 house is mostly clay rather than topsoil; her furnace produced cold air the first winter and still is not properly adjusted; and bathtub plumbing is so deeply inset that valves or gaskets cannot be replaced without tearing out the wall.

The furnace in Hazel Argue's $20,900 house also produced cold air. When it was fixed she still had to turn the thermostat up to 80 degrees to activate the burner, and then the house got too hot. She complains of tiles buckling or separating, a leaky bedroom window and a leaky basement. After two years, several back-porch steps show signs of rot, and workmen have had to drive steel shanks into the porch itself lest it separate from the house.

HUD's Chicago office has investigated the Forest Heights complaints. Deputy Director Martin Rogan says they have uncovered cases of "shoddy workmanship" but they have

TO PAGE 24

Eli Broad: 'We've learned our lesson...'

"... we got burnt; it's a new day, and we hope the consumer and our whole industry will benefit.

"The industry has to increase its quality and learn to treat consumers differently. We think it's in our enlightened self-interest to spend money in this area rather than be forced to do what we did in Chicago, because even after you correct the problem you don't create any good will."

Chicago. "Our basic problem in Chicago was management. The first five years we were there we were very proud of our product and had fewer problems than elsewhere. But when we promoted Lou Berkowitz out of Chicago, we made several bad decisions in appointing general managers. In some cases customer-service complaints could just as well have been thrown in the waste basket—we just didn't respond quickly.



MAURY LEVIN

CHAIRMAN BROAD
'Problem was management'

"The quality of our product also hasn't been as good in the last two years. I don't think we're worse than average, but we're not any better than average now."

Stock. "Our stock dropped at that particular time because a number of institutions were concerned that 1973 housing starts would be down, and they were concerned about owning a stock at such a high price-earnings multiple. I don't think Chicago had any effect on the stock. People who know our company know that Chicago contributes only about 10% of sales and earnings."

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Angry buyers light a fuse under Kaufman & Broad operation . . . *continued*

FROM PAGE 20

not found any structural faults.

The company says it was unaware of the many complaints until it saw the *Daily News* article. (There were only six outstanding complaints in K&B's files at that time.) However, when they talked with community leaders, K&B's men found that many residents did not know how to file a service request and could not afford to make a toll call to the main office in another part of Chicago.

Correctives. K&B is now working hand-in-glove with HUD and the homeowners, first to solicit complaints and then to correct them. The company promises to handle every legitimate complaint, even if the house is out of warranty, and to be liberal in assessing what is legitimate.

In addition, K&B is replacing gravel driveways with asphalt, offering to restore boarded-up houses (which now belong to HUD) and sell them at cost and donating seeds and fertilizer for homeowners to put in lawns.

Finally, K&B has contributed $5,000 to furnishings for a day-care center and another $5,000 to the city of Chicago Heights to clean the sewers.

Apple Tree. After the homeowners' confrontation with Secretary Romney, 13 of HUD's Chicago staffers went to Apple Tree, but only 15 homeowners came forward with complaints. Most of these proved to be minor.

MICHAEL S. SHAW



Vandalized houses line a street in Forest Heights, an ill-fated subsidized community.

The company attributes much of the dissatisfaction to one unhappy member of the homeowners' association who refused to be mollified no matter what K&B did. It also blames a residue of racial tensions that existed two years ago, when fears that blacks would use the section 235 program to move into the area were translated into complaints about the houses.

At that time K&B bought back two houses from owners who had complained vociferously. It also paid $625 each to about 30 homeowners because of a discrepancy between specifications filed with the FHA and the actual layout of the homes. HUD's Martin Rogan termed this discrepancy "an honest mistake."

Lakewood. Only 144 of 550 units have been completed in Lakewood, a condominium community K&B is building in the Detroit suburb of Northville. And according to rules that buyers accepted at purchase, no homeowners' association was to be formed until 80% of the proposed units were sold.

But buyers formed an ad hoc association because they felt the company was not living up to its advertised claims. Specifically: No air conditioning units had been installed, the refrigerators were not frost free, large segments of the yard had no sod, some streets were not paved, some units lacked storage lockers and no work was done on the pool and playground.

The ad hoc group talked with K&B officials in May, and after that some work was done. But not enough.

So the committee organized picket lines, threatened legal action and exerted pressure on the Northville council to suspend the issue of occupancy permits.

The committee credits these tactics with forcing the company to hold a "bargaining session" at which the problems were thrashed out. Says one resident: "Kaufman & Broad seems to be making a sincere effort in some regards. But they had to get pushed. They had to be kicked."

Response. The company has responded to being "kicked" by hiring Robert W. Grace, a former department store executive, as a national director of customer relations. Grace's innovations include:

- A professional inspection crew to patrol houses being built and a national inspector to make surprise visits.
- Customer representatives to call on each new owner to discuss the problems to expect and the owner's responsibilities.
- A training director to organize and direct customer sensitivity classes.
- A new standardized homeowner manual.

"The consumer movement is here," says Grace. "It will not go away. We must respond to it. Our tools are responsibility, sensitivity and good communications. I intend to provide Kaufman & Broad with these."

New president. And in Chicago where all the trouble started, a new president is at the helm of K&B's Illinois division. He is David M. Brown, a former professional city manager in several California cities and, most recently, a vice president of the Ervin Company in Atlanta, Ga.

—JANE SHAW
McGraw-Hill News, Chicago

K&B is not alone: Other big builders also under fire in the Chicago area

Larwin, Centex and Tekton are all being made to toe the line.

Larwin. Buyers at Larwin's Greenbrook Country Development managed to get newspaper coverage when they complained of faulty construction, poor grading and a nearby dump.

Wyn Pope, former president of Larwin's Illinois division (he has since joined Miller Builders to head its Florida operation) admits there is some poor construction and blames "apathy in the trades and not enough supervision to counteract the apathy."

The company is trying to improve supervision with a new supervisor training program, and it is making an effort to weed out poor subcontractors.

Centex. At the time the Village of Bolingbrook suspended issuing occupancy permits to Kaufman & Broad, it also stopped issuing permits to Centex Homes Corp. to force it to eliminate a drainage ditch that had been a hazard since the spring of 1971.

Construction at Centex's Winston Oaks subdivision was halted for about a week.

Village manager Robert Reeves says that continued permission to build depends on the company's progress in eliminating the ditch.

Tekton. Friction between Tekton, of Hinsdale, Ill., and the mayor of Westhaven, a Chicago suburb where the company is building its Sherwood Hills development, has reached the point where what homeowners term the big political mess is ludicrously out of proportion to the size of the town.

Tekton is Westhaven's only builder, and so far it has built about 300 homes starting at $21,200. However the town, with a population of 1,200, already has three community associations. Two have lined up behind Mayor Curtis Whitaker against Tekton, and one has backed several village trustees who have favored the builder.

The mayor claims the company was slow to correct flaws in the homes. The company, on the other hand, says there was only one homeowner complaint on file with the FHA until the mayor established a complaint committee which collected and filed 40 complaints.

Tekton accuses Whitaker, who at one time was acting police chief, fire commissioner and building inspector simultaneously, of harassment.

To compound the problem, a recent newspaper investigation revealed that the mayor sold Tekton a parcel of land for $200,000 that he had originally bought for $20,000.

Friction between the mayor and the company became so pronounced that a group of homeowners feared Tekton would be driven out of town. They circulated a petition asking it to continue building. About 60 signed.

In the meantime, according to Robert Rousseau, the company's marketing vice president, Tekton has begun a crash program to correct problems at Westhaven.

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A "sure winner" . . . in any modular size you need . . . 21″, 24″, 30″ and 36″, all with same Crest features. Your vote for this model is a vote for the 16 most-wanted features plus . . . 9″ high chrome-trimmed lighted backguard, clock, black glass window.



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For continuous cleaning oven, specify VESTA-CLEAN on Crest and Deluxe Series.



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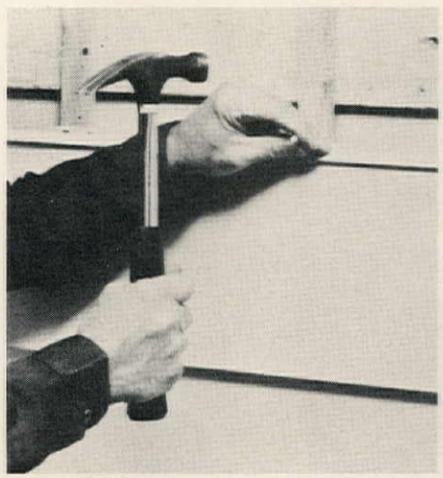
We Guarantee Extra Large Ovens! VESTA gives you maximum capacity in generous 17″ high ovens! These features are standard — two chrome non-tilt, locking oven racks, contoured easy-clean interior . . . recessed oven light!



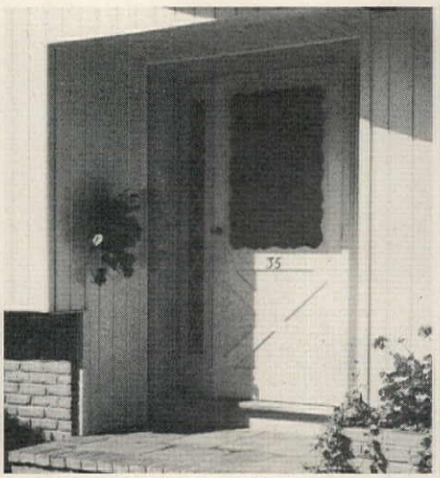
Another Winning Feature! Our Lift-Up Cook Top promises easy cleaning of spillovers and easy access for servicing. Auto-Up support rod automatically follows top up, locks in place, frees both hands.

CIRCLE 25 ON READER SERVICE CARD

Here's help in meeting homebuyers' demands for maintenance freedom.



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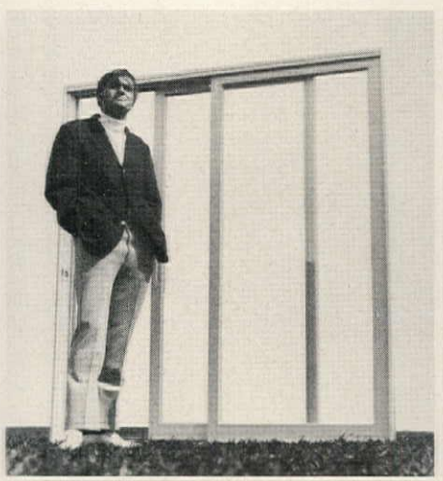
And now, vertical siding . . .



. . . or wood-grain siding, of Geon vinyl.



Windows that glide freely, need no painting.



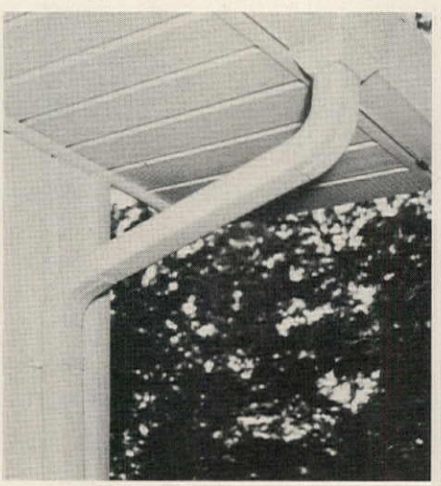
Vinyl clad gliding doors, up to 6 feet, 8 inches high.



Beautiful entrance systems of rigid vinyl.



Shutters that won't rot, won't peel.

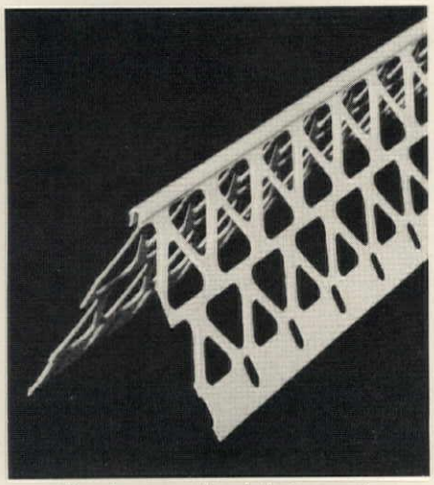


Soffit panels that resist warping. They're strong but light, easy to handle and cut.

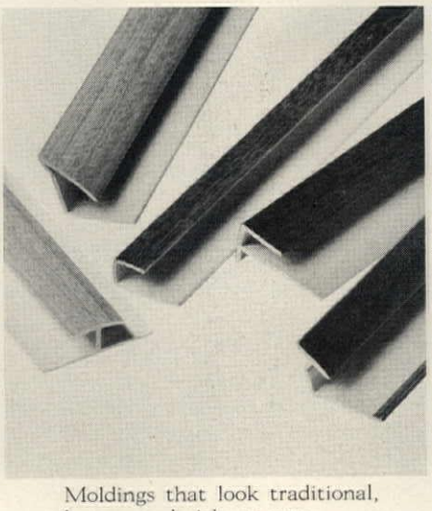


Two and Three Rail Vinyl Fencing.

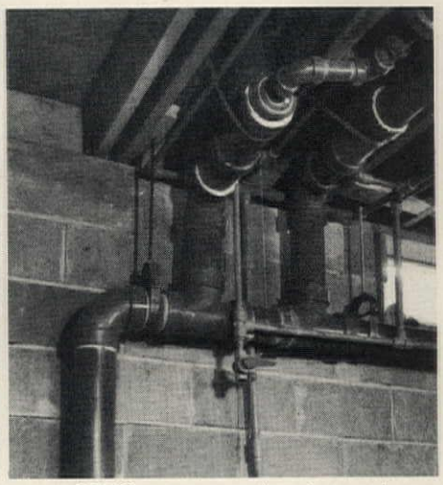
Geon® vinyl is working for you and your customers more and more.



Tough corner bead that cannot rust, even in salt air.



Moldings that look traditional, but conceal nicks or cuts.



CPVC water supply pipe and PVC DWV resist build-up of hard water deposits and reduce heat loss.

To help you promise reduced maintenance in your houses, consider what PVC building products of Geon vinyl can do.

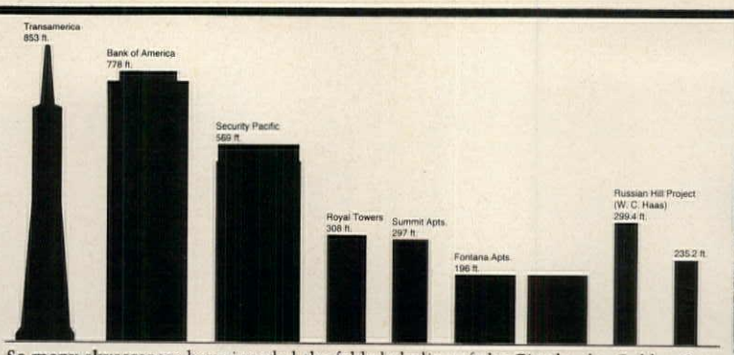
The sun can't peel and moisture can't blister them. Dent resistant, high insulation properties, no rust or corrosion.

We know more about vinyl in building products because we're the people who started it all. Our Geon vinyl makes most of the superior products possible. If you want to know about vinyl in building products, ask us.

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So many skyscrapers have invaded the fabled skyline of the City by the Golden Gate that public protests have finally resulted in a 40-ft. ceiling on most residential building.

ERNEST BRAUN



Survivors—but just barely—of San Francisco's new 40-ft. height limit are these 300 and 235-ft. towers being erected on Russian Hill by William C. Haas.

A pioneer among San Francisco's high-rise apartments was homebuilder Joe Eichler's 29-floor Eichler Summit. This 297-ft. tower went up atop Russian Hill in 1965.

San Francisco rules out high-rises, hints other cities should do likewise

Developers who want to build high-rise apartments in San Francisco are going to have a tough time finding locations.

The board of supervisors has unanimously approved the city's first overall height and bulk limits, setting maximum building heights of 40 ft. in almost all residential areas, including many that never have been subject to height controls. Bulk limits vary slightly according to zoning.

Tall buildings will be allowed only downtown, where height limits are graduated from 700 ft. on downward. Downtown heights have their peaks near the transit stations that will serve the new Bay Area Rapid Transit (BART) system.

'Model for every city.' The far-reaching ordinance, which is an element of the urban design plan of the city, was adopted exactly as proposed by the city planning commission. Nine supervisors present at the meeting voted for the plan, with two members absent. Several supervisors favored bowing to neighborhood pressures to amend the plan to achieve even lower height limits at seven locations. Supervisor Roger Boas had planned to introduce the amendments, but he backed away when he learned from the city attorney that he would need eight votes for the amended plan. He said he did not want to gamble on losing or delaying the whole ordinance.

Boas called it an excellent ordinance, and supervisor Robert Mendelsohn said: "This is a model for every city in the country that is still clinging to life."

Board President Ronald Pelosi, who initiated the height and bulk limits two years ago, pointed out that as recently as 1965 San Francisco zoning was as permissive as any in the country, and he predicted that efforts to control growth won't stop with the new rules.

Russian Hill's curb. While varying heights are permitted in some areas, a flat limit of 40 ft. was imposed on Russian Hill, where apartment towers have proliferated in the past couple of decades.

Under the new rules such landmarks as the 29-story Eichler Summit could not have been built. But the new limits will not stop two large projects slated for Lombard Street on the hill—the twin towers of 300 ft. and 235 ft. planned by Kansas City developer William C. Haas, or the 300 ft. tower proposed by San Francisco financier Louis Petri. These projects stirred stormy protests by neighbors, but both were approved by the planning commission this year.

In general greater heights are allowed around BART stations than elsewhere to allow growth when the trains start rolling in mid-'73. The Mission Street corridor has limits of 105 ft. at the 16th and 24th Street transit stations and limits of 50 ft. or 65 ft. or 80 ft. elsewhere. But in one station area, Glen Park, a single-family neighborhood, it was decided that the residential characteristics could be preserved only by adoption of the 40 ft. limit.

Few exceptions. An exception to specific requirements of the new limits is provided for sites for which a redeveloper was formally selected by the redevelopment agency prior to Aug. 26, 1971.

Jacobs said that bulk limits will be applied strictly to most developments, although in exceptional cases the planning commission can permit flexibility through its conditional-use authority when a proper case is made. But with the height limits, no change can be made without new legislation, just as in any other rezoning case requiring action by the commission and the board of supervisors.

Reasoning. The goals of the height and bulk districts are:

- Relating the height of buildings to important attributes of the city pattern and the height and character of existing development.
- Relating the bulk of buildings to the prevailing scale of development to avoid an overwhelming or dominating appearance in new construction.
- Promoting building forms that will respect and improve the integrity of open spaces and other public areas.
- Promoting harmony in visual relationships and transitions between new and older buildings.
- Protecting and improving important city resources and neighborhood environments.
- Conserving natural areas and other open spaces.
- Directing new development to locations where land use and transportation are appropriate.

Civic campaigns. The regulations are expected to quiet the clamor about too many high-rises and the loss of bay views in San Francisco, which resulted in height limit measures on ballots this year and last. Both measures, put on the ballot through initiative petitions, were backed by groups headed by dress manufacturer Alvin Duskin and were defeated.

Last June voters were asked to limit building heights in downtown areas to 160 ft. and to 40 ft. in residential areas. Variances could not have been granted except by referendum. An even stiffer proposal on last year's ballot would have limited all construction in the city to a height of 72 ft.

—JENNESS KEENE
McGraw-Hill World News,
San Francisco

Levitt puts on the velvet glove

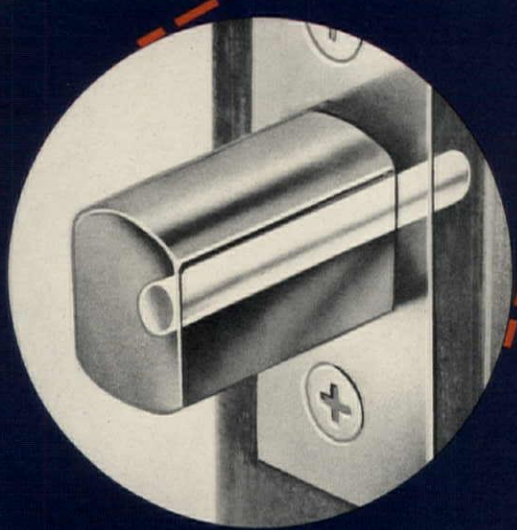
In a sharp turnabout officials of Levitt & Sons Inc. have decided to negotiate their differences with the political leaders of Loudoun County, Va., instead of fighting them in court. At stake: the future of Levitt's proposed $125-million new town on a 1,200-acre site on the Potomac River near Dulles International Airport.

Levitt and the county board of supervisors had reached an impasse 18 months ago. Rezoning for the new town was refused because the building company balked at paying for schools, libraries, sewers, parks and other facilities required by a new ordinance. [NEWS, Apr. '71 *et seq*].

Levitt took its case to a Virginia state court and lost, so now it has decided to deal with the county officials on these added costs rather than appeal the decision. —D.L.

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CIRCLE 29 ON READER SERVICE CARD

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Kenmore Disposer makes quick, quiet work of food waste.

Kenmore Dishwasher has a porcelain finish liner for long wear.

Kenmore gas or electric ranges feature generous-sized ovens, no-drip cook tops, plus handy outlets for coffee maker, toaster, etc.

Vented or ventless hoods fit every Kenmore range.

Coldspot Refrigerator-Freezer is another 1972 Builder's line. Your choice of manual, automatic defrost or all-frostless operation. And you won't believe the value!

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303 East Ohio St., Chicago, Illinois 60611 (13-HH-972 Kitchens)

CIRCLE 77 ON READER SERVICE CARD

Levitt alumni Lou Fischer, Dick Weiss named to key posts with Larwin

Louis E. Fischer, who stepped down as president of ITT Levitt & Sons last March, will fill the new post of vice chairman of the Larwin Group's board of directors.

And Richard Weiss, who was senior vice president of Levitt until it merged with ITT in 1968, will become president of Larwin. He had been executive vice president.

Weiss succeeds Lawrence Weinberg as president. Weinberg, who retains his posts as chairman and chief executive of Larwin, was recently named a vice president in charge of all real-estate operations for Larwin's parent, CNA Financial of Chicago. Larwin's headquarters remain in Beverly Hills, Calif.



LARWIN'S FISCHER . . .
New home for ex-Levitt chief



. . . AND WEISS
Moving up the ladder

Fischer will direct administration and finance, and he will head Larwin's recreational communities and mortgage-banking divisions. Weiss will direct the single-family, multiple and urban housing divisions.

Projects. Larwin is building in the New York City area, the Washington area, Chicago, Los Angeles, San Diego, the San Francisco area, Denver, Tucson, Las Vegas, Philadelphia, Detroit and Greenville, S.C. The company manages a real-estate investment trust and is developing commercial properties.

For the six months to June 30, Larwin reported net income of $2.4 million, down from $3.1 million for the same period of 1971.

This assessor tried to say mobile homes aren't mobile—they're just homes

So he went ahead and taxed them as real property.

Philip E. Watson, tax assessor for Los Angeles County, sent bills ranging from $15 to $500 to 30,000 mobile-home owners. The county's share of the revenue would have come to $1.5 million.

Challenge. But to the mobile-home owners, a home is not a house. They asked the state supreme court for a writ of mandate to bar collection of tax, and they brought two class-action suits.

One said that mobile homes situated on rented grounds in trailer parks are "personal property and not subject to assessment as an improvement to real property."

The other said coach owners in Los Angeles County would be subjected to double taxation because they had already paid one levy, a vehicle license tax.

The state court turned down the home owners' request for a writ but left the way open for them to seek relief in Los Angeles Superior Court. They did.

Answer. Watson argued in the lower court that mobiles have become real property: They are in a place and intended to stay there.

He was represented by the deputy county counsel, DeWitt Clinton, who said:

"Intention is one determining test. Older mobile homes may have moved at the rate of about once every 5½ years, but new ones don't move that often."

Clinton pointed out that there is a certain degree of attachment—the mobile home is often effectively held in place by weight, and it can have skirting, carports and patios. There is also adaptation of the property—the money spent to tailor mobile-home parks for the units.

As for double taxation, he argued that state and federal constitutions allow collection of both a property tax and a license or excise fee.

Decision. Judge Harold F. Collins ordered Watson to abandon his tax. He said:

"Mr. Watson acted without authority, unreasonably and beyond his legal rights in asking to impose an ad valorem [property] tax on mobile homes."

"Taxation of mobile homes should remain within the hands of the legislature," Judge Collins said. "The present legislative guidelines are anything but clear . . . But that does not augur for the assessor to take it upon himself to declare mobile homes as fixtures on the land and tax them as such."

Rules. Instead of paying property taxes, mobile-home owners now pay an annual registration fee plus a levy of 2% of the coaches' current market value to the state department of motor vehicles. Watson's change in classification would have meant they would have paid about 3.25% of the market value in taxes that go to cities, Los Angeles County, schools and special districts. For a resident of Los Angeles these taxes add up to about $13 per $100 assessed valuation.

New tax rules were introduced into the legislature by State Senator William E. Coombs, but they were referred for further study because of the state cost involved.

These costs include the $750 home-owner's tax exemption and a senior citizens' exemption, both of which the state pays to the county. Attorneys for the mobile-home owners had argued that if Watson's plan were extended statewide, it would cost California up to $50 million. —BARBARA LAMB

McGraw-Hill World News, Los Angeles

Michigan to get standard building code

Governor William Milliken has just signed a law setting up a nine-member technical commission to draw up a statewide code by 1974.

Twelve other states have codes covering conventionally built housing, 16 have codes for factory-built housing and eight have codes for mobile homes. However, only Maryland, Minnesota, North Carolina, and now Michigan, have codes covering all categories [NEWS, Jan.].

Twelve other states have code legislation pending.

Opposition. Local communities had opposed the Michigan enabling bill on the ground that it impinged on home rule. The version that finally cleared the legislature in Lansing allows localities to adopt any nationally recognized model building code or the state ordinance, which will be drafted so that it is consistent with other codes.

The law makes specific recommendations for the construction and inspection of mobile and modular homes and requires that they meet the same standards as conventionally built houses. The legislation received strong support from the manufactured-housing industry, which must now comply with 1,100 different local building codes in the state.

"You wind up having to tear things off or add things on," said Stan Arnold, secretary-treasurer of the Michigan Construction Trade Council.

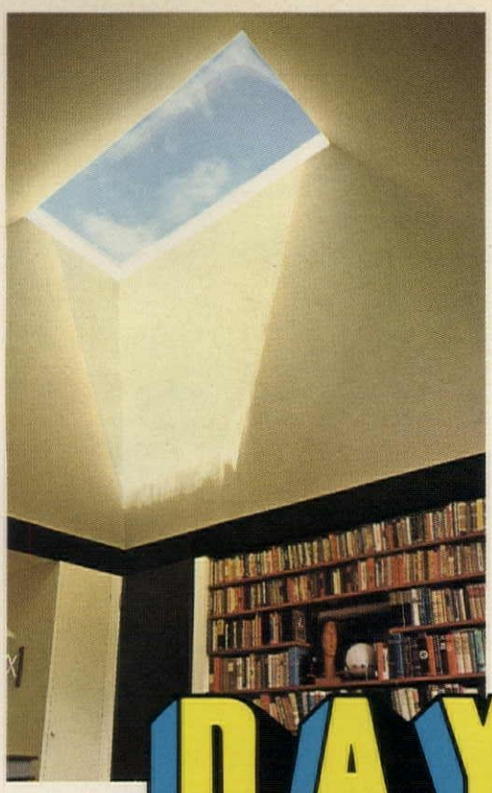
Inspection. Manufacturers must provide detailed plans and specifications. Then the commission will inspect the units and issue a certificate of acceptability as they are manufactured. It may also require test results on a unit or any of its components.

An alternative to state inspection is inspection and certification by an independent, nationally recognized code body that provides a follow-up inspection of units after installation. —GEORGE STOFER

McGraw-Hill News, Lansing

Correction

We regret that the Homes for Better Living award won by architect Allan Anderson was listed incorrectly in our August issue. Mr. Anderson won a First Honor Award for his Rye, N.Y. home—ED.



You build a more desirable home when you open it to natural light through single or multiple skylights of Plexiglas acrylic sheet.

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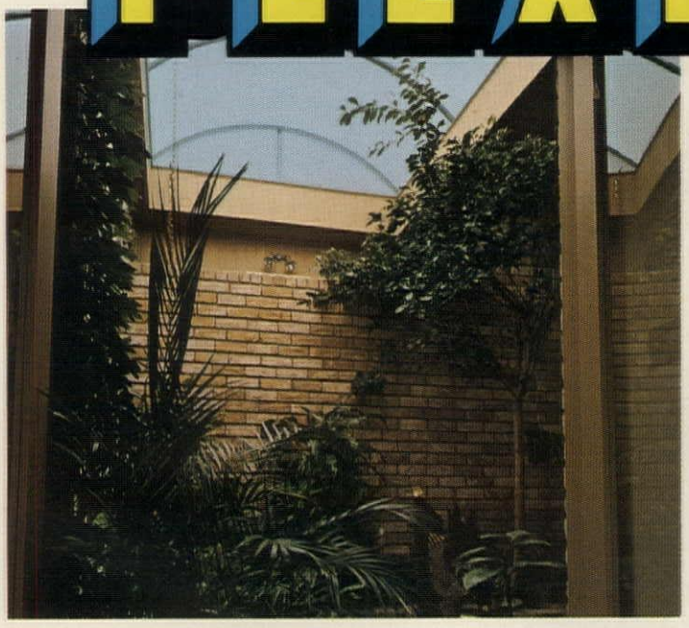
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when your design calls for a flat shingle with a bold texture.

Bark Tile Shakes reproduce the look of deeply ridged tree-bark, the mellow color of aged cedar . . . and they are *permanently fire-proof*. Their heavy, irregular butt-line emphasizes the rough-hewn appearance and texture. Interlocking Bark Tile Shakes are weather-proof and decay-proof . . . assuring long years of roof-beauty for all types of structures: homes, churches, schools, institutions, commercial and public buildings.

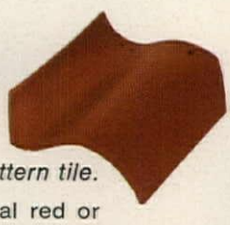
Ludowici has two outstanding NEW Tiles

for permanent roof-beauty.

CASA RANCHO

One-Piece-Mission

when your design demands a massive roll-pattern tile.



The beauty of Casa Rancho Tile, in natural red or fireflashed Granada Red, is time-defying . . . impervious to fire, weather and decay.

The large size of Casa Rancho Tiles assures substantial savings on labor costs. Only 93* pieces per square means less installation man-hours.

When a building requires a Spanish or Mission type of roof, and cost is a factor, Casa Rancho is the answer.

*West Coast Standard—89 pieces per square

CIRCLE 79 ON READER SERVICE CARD



Consult your local distributor or mail coupon.

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New Products/New Ideas in Tile

Please send me names of your distributors and more information on

☐ Bark Tile Shakes ☐ Casa Rancho Tile ☐ Have salesman call

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Ludowici Roofing Tiles almost always outlast the buildings they beautify.

For additional information about Ludowici Roofing Tiles, see the 1972 Sweet's Catalog #7.6/Lu.

No wonder you're paying through the nose for your long-term money.

The way to deal in the permanent mortgage market on your terms is with a finished, operating, income-producing product with a solid cashflow history behind it.

And the way to do that is with a Median Mortgage investors 3- to 10-year intermediate loan.

MMI specializes in these leverage-expanding loans (as well as wraparounds, junior mortgages, standing-land loans, gap commitments and land purchase/leasebacks).

In fact, we're the first mortgage investment trust in the business that does.

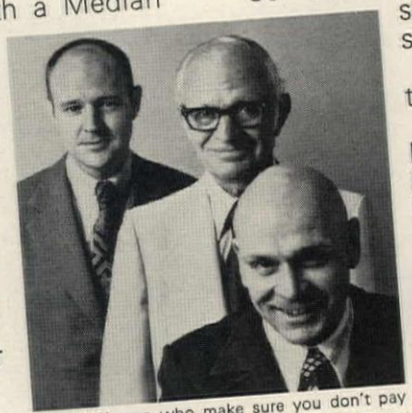
Amortized on a 20- to 30-year basis, an MMI intermediate loan not only gives you time to get into business.

It also helps you get a higher post-completion valuation.

So when you do go long-term mortgage shopping, you'll be dealing from strength instead of weakness.

And you won't have to pay through the nose anymore.

Before you sign another thing, have your broker write Median Mortgage Investors, 801 Forty-First Street, Miami Beach, Florida 33140. Phone 305/534-2123.



The MMI men who make sure you don't pay through the nose (front to rear): W. F. Trace, Senior V.P./National Field Director; T. W. Owens, Senior V.P. and R. O. Cahill, Senior V.P.

Median Mortgage Investors

We move the money market.

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Miami Beach, Fla. 33140
Phone: 305/534-2123

WESTERN DIVISION:
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4539 I-10 Service Road
Metairie, Louisiana 70002
Phone: 504/885-8696

CIRCLE 80 ON READER SERVICE CARD

It's a landslide in housing stocks—and mobile homes hit the skids, too

The land developers have just led housing stocks into their sharpest break since May.

And the mobile home companies joined the front rank of the retreat.

HOUSE & HOME's composite index of 25 housing industry stocks plunged to 530.53, from 588.50, in the month ended August 9.

And no wonder.

The five land-development issues on the index plummeted to 445.49 from 600.93; the five mobile-home stocks dipped to 1,751.63 from 2,142.72.

The index equates share values of January 1965 with 100. Issues on the index are overprinted in color in the lists that follow.

Here's the composite trace.



Here's how the five companies in each group performed.

	Aug. '71	July '72	Aug. '72
Builders	477	470	470
Land develop.	492	601	445
Mortgage cos.	776	1,213	1,216
Mobile homes	991	2,143	1,752
S&Ls	156	196	181

Company	Aug. 9 Bid/ Close	Chng. Prev. Month
BUILDING		
Alodex	6¾	– 1
AVCO Community Devel.[a]	3¾	– ¼
American Housing Systems	7	– 1
American Urban Corp.	7½	– ½
Behring Corp.[b]	7¾	– ⅝
Bramalea Cons. (Can.)[g]	5	.....
Building Systems Inc.	6¾	– 8¾
Capital Divers. (Can.)	.57	– .04
•Centex Corp.[c]	28¼	+ 1¾
Christiana Cos.[b]	5⅝	– ⅛
Cons. Bldg. (Can.)	2.40	+ .10
Dev. Corp. Amer.[b]	37	– 1
Dev. Int. Corp.	2⅜	– ⅜
Edwards Indus.	12	+ ¼
First Builders Bancorp.	5¾	.....
First Hartford Corp.[b]	3⅞	– ⅝
First Nat. Rlty.[b]	1⅛	– ⅛
FPA Corp.[bd]	10⅝	– ⅛
Frouge Corp.	4⅜	+ ¼
General Builders[b]	3¾	– ½
Gil Development	¾	+ ⅛
Hallcraft Homes[b]	11¾	– 2¼
Hoffman Rosner Corp.	7⅞	– 1½
Homewood Corp.	23	– 2¼
Hunt Building Corp.	11¾	– 4¾
•Kaufman & Broad[c]	41½	+ 2¼
Key Co.[b]	7⅛	– ⅜
Leisure Technology[b]	15	– 3¾
Lennar Corp.[b]	24¼	– 4¾
McCarthy Co.[b]	6⅜	– ⅝
McKeon Const.[b]	12½	– ¼
H. Miller & Sons	12¾	.....
National Environment (Sproul Homes)	2⅛	+ ⅝
New America Ind.	9⅝	– 3⅝
Oriole Homes Corp.[b]	34⅞	– 6⅝
Prel. Corp.[b]	13⅝	– ¼
Presidential Realty[b]	11⅛	– ¼
Presley Development[b]	14⅞	– ½
Pulte Home Corp.[b]	9	– 2
Robino-Ladd Co.	13	– 4½
•Ryan Homes[b]	26	– 1
Ryland Group	46½	+ 2¼
Shapell Industries[c]	21⅜	– 3⅛
Shelter Corp. of America	17⅞	– 1½
Standard Pacific[b]	4⅞	+ ⅛
3-H Building Corp.	10¼	– 1¼
Universal House & Devel.[b]	4	– ¼
•U.S. Financial[c]	30⅞	– ⅞
•U.S. Home Corp.[c]	24⅜	– 4¼
Jim Walter[c]	26⅞	– 3
Washington Homes	10⅛	– 1⅜
Del. E. Webb[c]	9¾	+ ½
Western Orbis[b]	2½	– ⅛
Westchester Corp.	12¼	.....
SAVINGS & LOAN ASSNS.		
American Fin.	17⅞	– 2⅜
Calif. Fin.[c]	6⅞	– ⅝
Citizens S&L Assn.	29⅞	– 1⅝
Empire Fin.[b]	11¾	– 2¾
•Far West Fin.[c]	9⅜	– ⅜
Fin. Corp. of Santa Barb.[b]	24⅞	– ¼
•Fin. Fed.[c]	20⅞	– 1⅝
•First Charter Fin.[c]	25⅜	– 2⅜
First Lincoln Fin.	4⅞	– ⅞
First S&L Shares[b]	22¾	– 3¾
First Surety	4¼	+ ¼
First West Fin.	2⅜	.....
Gibraltar Fin.[c]	20⅞	– 2⅝
•Great West Fin.[c]	25½	– 2¼
Hawthorne Fin.	12¾	– ⅜
•Imperial Corp.[c]	13⅞	– ½
Trans-Coast Inv.	4¾	.....
Trans World Fin.[c]	11⅞	– 1½
Union Fin.[b]	11⅞	+ ¼
United Fin. Cal.[c]	12⅜	– ⅛
Wesco Fin.[c]	14¼	+ ¼
MORTGAGING		
Charter Co.[b]	30	+ 2⅜
CMI Investment Corp.[b]	69¼	+ 2⅜
•Colwell[c]	23⅛	– 1⅛
Cont. Illinois Rlty.[c]	19¾	– 2
Excel Investment	25¼	+ 1⅝
Fed Nat. Mtg. Assn.[c]	18	– 1½
Financial Resources Gp. (Globe Mortgage)	3	– ¾
First Mtg. Ins. Co.	29¾	+ 1¼
•Lomas & Net. Fin.[c]	21⅜	– 3⅞
•MGIC Inv. Corp.[c]	72	+ 1¾
Midwestern Fin.[b]	21¾	+ ¼
Mtg. Associates	30¼	+ 2¼
Palomar Fin.[b]	9⅝	– 1
So. Cal. Mort. & Loan Corp.	10⅜	– 1¾
UPI Corp.[b] (United Imp. & Inv.)	2¾	– ⅛
MORTGAGE INV. TRUSTS		
Alison Mtg.[b]	27¼	+ 1¼
American Century[b]	26	– ¼
Arlen Property Invest	15	+ ¼
Atico Mtg.[c]	21⅛	.....
Baird & Warner	18½	+ ¼
BankAmerica Rlty	25⅛	– 1½
Bernett Mtg. Tr.	26½	+ ⅛
Beneficial Standard Mtg.[b]	24¼	– ¼
Cameron Brown	29½	+ 1
Capital Mortgage SBI	26	– 2
Chase Manhattan[c]	51⅝	+ 1⅞
CI Mortgage Group[c]	23⅞	+ 1⅛
Citizens Mtg.[b]	14⅝	+ ⅛
Citizens & So. Rlty.[c]	30½	– ¾
Cleve. Trust Rlty. Investors	19	+ ¾
Colwell Mtg. Trust.[b]	27¼	+ ¼
Conn. General[c]	26¾	+ ⅜
•Cont. Mtg. Investors[c]	11½	– ⅜
Cousins Mtg. & Eq. Inv.[c]	24½	– ⅞
Diversified Mtg. Inv.[c]	26½	+ ¾
Equitable Life[c]	30¾	+ 1⅝
Fidelco Growth Inv.[b]	33¾	+ ⅛
Fidelity Mtg.[b]	29⅝	+ 1⅝
First Memphis Realty	21⅛	+ 2⅝
•First Mtg. Investors[c]	23	+ ¼
First of Denver[b]	19⅜	.....
First Pennsylvania[c]	24⅞	+ ½
Franklin Realty[b]	8⅜	– ⅝
Fraser Mtg.	24½	+ 1½
Galbreath Mtg.	28½	+ ½
Great Amer. Mtg. Inv.[c]	32½	+ 2¾
Guardian Mtg.[b]	36½	– 1½
Gulf Mtg. & Rlty.[b]	18⅞	+ 1⅛
Hamilton Inv.	16⅜	+ ⅞
Heitman Mtg. Investors[b]	13⅝	– ⅛
Hubbard R. E. Investments[c]	20⅜	+ ¾
Larwin Mtg.[b]	29⅛	+ 2⅜
Lincoln Mtg.	9⅛	+ ½
Mass Mutual Mtg. & Realty[c]	29⅞	– 1
Median Mtg. Investors	13⅛	.....
Mony Mtg. Inv.[c]	12½	– ⅛
Mortgage Trust of Amer.[c]	22⅝	– ½
National Mortgage Fund	13¾	– ⅝
North Amer. Mtg. Inv.[c]	30	– 1⅝
Northwestern Mutual Life Mtg. & Rlty.[c]	23¼	+ ½
PNB Mtg. & Rlty. Investors[b]	23⅝	– ⅝
Palomar Mtg. Inv.[b]	15¼	.....
Penn. R. E. Inv. Tr.[b]	12⅝	+ ½
Property Capital	28	+ 2
Realty Income Tr.[b]	12⅛	– 1
Republic Mtg.[b]	18¼	+ ⅛
B. F. Saul, R.E.I.T.	24⅞	– 1⅝
Security Mtg. Investors[b]	14⅜	– ¾
Stadium Realty Tr.	11¾	– 1¼
State Mutual SBI[b]	23⅞	– ½
Sutro Mtg.[b]	16¾	– ⅜
Unionamerica Mtg. & Eq.[b]	25⅝	.....
U.S. Realty Inv.[b]	16⅛	– ⅜
Wachovia Realty Inc.[c]	30¾	– ⅜
Wells Fargo Mtg.[c]	23¼	+ ¾
LAND DEVELOPERS		
All-State Properties	1¼	– ⅜
American Land[d]	1/16	.....
•AMREP Corp.[c]	16¾	– 5⅞
Arvida Corp.	11¾	– ½
Atlantic Imp.	6	– 1
Canaveral Int.[b]	3⅞	.....
Cavanagh Communities	9½	+ 1
Crawford Corp.	5¼	.....
•Deltona Corp.[b]	28⅜	– 3⅞
Disc. Inc.	3⅜	+ ⅜
Don the Beachcomber Ent. (Garden Land)	6¾	– ½
Fairfield Communities	4	.....
•Gen. Development[c]	18¾	– 15¼
•Holly Corp.[b]	1⅜	– ⅛
Horizon Corp.[c]	30	– 4
Landmark Land Co.[b] (Gulf State Land)	3⅛	– ⅜
Land Resources	3¾	– ⅜
Major Realty	10	+ 1⅜
•McCulloch Oil[b]	23¾	– 4
Southern Rlty. & Util.[b]	6⅞	+ ¾
MOBILE HOMES & MODULES		
Conchemco[bz]	15⅜	– 1⅝
•Champion Home Bldrs.[bz]	19⅜	– 5¼
Commodore Corp.[b]	11⅞	– 3⅞
De Rose Industries[b]	7	– 1⅜
•Fleetwood[c]	38¾	– 8¼
Golden West Mobile Homes[b]	14⅞	– 3½
•Guerdon[b]	25⅜	– ⅛
Mobile Americana	12⅛	– ⅞
Mobile Home Ind.[b]	20¾	– 6¼
Monarch. Ind.	4⅜	– ¼
•Redman Ind.[c]	25¾	– 4½
Republic Housing Corp.	13½	– 1⅞
Rex-Noreco[b]	11	– ½
•Skyline[c]	56⅜	– 13¼
Town & Country Mobile[b]	9¼	– 2⅜
Triangle Mobile	4⅞	– 1⅞
Zimmer Homes[b]	9¼	– 4
Albee Homes	2¼	– ⅝
AABCO Ind.[d]	¼	– ⅛
Brigadier Ind.	4¾	– ⅞
Environmental Communities	4¼	– ¾
Hodgson House	6⅝	+ ⅛
Liberty Homes	9¼	– 3½
Lindal Cedar Homes	11¼	– 7
Modular Dynamics	1½	– ⅝
Modular Housing Systems	10¼	– ½
Nationwide Homes[b]	12	– ⅝
Shelter Resources[b]	14¾	– 1⅞
Stirling Homex	2⅛	– 1½
Swift Industries	1¾	– ½
DIVERSIFIED COMPANIES		
Amer. Cyanamid[c]	35½	+ ¾
Amer. Standard (Wm. Lyon)	12⅜	+ ⅜
Arlen Realty & Develop.[c]	16½	– ⅝
AVCO Corp.[c]	17⅛	+ 1⅛
Bethlehem Steel[c]	28¾	+ ¾
Boise Cascade[c]	11⅜	– 1½
CNA Financial (Larwin)[c]	20¼	– 1¾
Castle & Cooke[c] (Oceanic Prop.)	17⅝	+ ⅛
CBS (Klingbeil)[c]	62½	+ 8½
Champion Intl. Corp.[c] (U.S. Plywood-Champion)	22⅞	+ 1½
Christiana Securities	184	+22
Citizens Financial[b]	9⅜	– 2
City Investing[c] (Sterling Forest)	16⅛	– ⅝
Corning Glass[c]	261	+25½
Cousins Properties	20¼	.....
Dreyfus Corp.[c] (Bert Smohler)	16⅞	– 1⅜
Environmental Systems	11	– 1½
Evans Products[c]	22	– 2
Ferro Corp.[c]	48⅜	+ 8
First Gen. Resources	2¼	– ⅛
Fischback & More[cd]	58½	+ 1
Forest City Ent.[b]	17	.....
Flagg Industries[b]	8	– ¾
Frank Paxton Corp. (Builder Assistance Corp.)	16⅛	– ⅜
Fruehauf Corp.[c]	37¼	+ ¾
Fuqua Corp.[c]	20	– 3¾
Georgia Pacific[c]	38⅜	– ⅜
Glasrock Products[b]	11	+ 2¾
Great Southwest Corp.	1⅜	– ¼
Gulf Oil (Gulf Reston)[c]	22⅞	– 1⅜
INA Corp. (M. J. Brock)[c]	42	– 4⅝
Inland Steel[c] (Scholz)	32	– 2
International Basic Econ.	6⅜	– ¾
International Paper[c]	37¾	+ ⅞
Internat. Tel & Tel.[c] (Levitt)	54⅜	+ 2¼
Investors Funding[b]	7¾	– 2⅞
Killearn Properties[b]	18¾	– 3¼
Leroy Corp.	6⅛	+ 1⅞
Ludlow Corp.[c]	24⅛	+ ⅛
Monogram Industries[c]	12⅜	– 2⅜
Monumental Corp. (Jos. Meyerhoff Org.)	65½	– 1
National Homes[c]	18⅝	+ 2¼
Occidental Petroleum[c] (Occ. Pet. Land & Dev.)	13¾	+ 3⅝
Pacific Coast Prop.[b]	4	.....
Perini Corp.[b]	4⅛	– ⅝
Philip Morris[c]	112¾	+ 3½
Prosher Corp.	3½	– 1¼
Rouse Co.	26¼	+ 1
Santa Anita Consol. (Robt. H. Grant Corp.)	25½	.....
Sayre & Fisher[bd]	2⅛	.....
Shareholders Capital Corp. (Shareholders R.E. Group)	2⅛	– ⅝
Temple Industries[c]	25	– 4¾
Tishman Realty[c]	21⅛	– 1⅝
Titan Group Inc.	5	+ ¼
UGI Corp.[c]	18	– ¾
Uris Bldg.[c]	15⅞	– ⅞
Weil-McLain[c]	17¼	– 1⅝
Westinghouse[c] (Coral Ridge Prop.)	46	– 4¾
Weyerhauser[c] (Weyer. Real Est. Co.)	47⅞	+ ¼
Whittaker (Vector Corp.)[c]	8¾	– ⅛
Wickes Corp.[c]	33¼	– ⅜
SUPPLIERS		
Alpha Portland Cement[c]	16⅝	– ⅝
Armstrong Cork[c]	38⅝	+ 2⅞
Automated Building Comp.[b]	10¾	– 2¼
Berven Carpets[b]	17¾	– 4
Bird & Son	34¾	+ 1
Black & Decker[c]	105¼	+ ⅜
Carrier Corp.[cx]	26¼	– 2⅝
Certain-teed[cy]	21½	– 5¾
Crane[c]	16⅜	– 3⅝
Deere[c]	64⅜	+ 4⅝
Dexter[c]	23¾	– 1⅝
Dover Corp.[c]	52¼	– 5¼
Emerson Electric[c]	90½	+ 3¼
Emhart Corp.[c]	33¾	.....
Fedders[c]	32¾	– 3¾
Flintkote[c]	27⅞	+ ⅞
GAF Corp.[c]	24⅝	+ 1¼
General Electric[c]	68¾	+ 2⅛
General Motors[c]	78⅞	+ 4¾
Gerber[c]	34¼	– 1
Goodrich[c]	26⅞	+ 1⅜
Hercules	69¼	+ 4¼
Hobart Manufacturing[c]	67	+ ¼
Int. Harvester[c]	32⅛	– 1
Johns Manville[c]	31	– 1⅞
Kaiser Aluminum[c]	19¾	– ¾
Keene Corp.[c]	10	– 2⅛
Kirsch[c]	43½	+ 3⅛
Leigh Products[bd]	24⅜	– 2⅛
Magic Chef[c]	45	– 1⅝
Masco Corp.[c]	58⅞	+ 3¼
Masonite Corp.[c]	64¼	+ 4½
Maytag[c]	34⅜	– 3¾
Modern Maid[bd]	9⅛	– ⅞
National Gypsum[c]	17⅝	– ½
Norris Industries[c]	52¼	– 3¾
Omark Ind.[c]	11¾	+ ½
Otis Elevator[c]	40	+ 2⅜
Overhead Door[bv]	21⅝	– ⅛
Owens Corning Fibrgl.[c]	45⅝	– 2¾
Potlatch Forests[c]	24½	– 3⅛
PPG Industries[c]	43⅞	– 2¾
Reynolds Metals[c]	15⅝	– ¾
Rockwell Mfg.[c]	35¼	– 1⅜
Rohm Haas[c]	79	+ 5⅝
Ronson[c]	6¼	– ½
Roper Corp.[c]	31⅛	– 1¼
St. Regis Paper[c]	41¼	– 1¼
Scovill Mfg.[c]	28	+ ⅞
Sherwin Williams[c]	55½	– 1⅛
Skil Corp.[c]	36⅛	+ 2⅛
Stanley Works[c]	47¾	+ 1¾
Tappan[c]	28½	– 2¾
Thomas Industries[c]	25½	– 4
U.S. Gypsum[c]	25⅜	– 1⅜
U.S. Steel[c]	28¼	– 1¼
Wallace Murray[c]	21	– 1
Welbilt Corp.[c]	2⅞	.....
Whirlpool Corp.[c]	35	– ⅛

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. •—Computed in HOUSE & HOME's 25-stock value index. x—adjusted for 3-for-2 split. y—adjusted for 2-for-1 split. z—adjusted for 5-for-1 split.

Source: Standard & Poor's, New York City.



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A new exterior siding from U.S. Plywood that looks and feels like planks of real weathered barnsiding. And gives low-rise residential and commercial buildings that "best-selling" edge.

Barnwall is every bit as rugged as its name. The handy 4′ x 8′, 9′ or 10′ panels provide natural insulation, as well as great dimensional stability and rigidity. So they can be nailed directly to studs. No sheathing, building paper or corner bracing is necessary. Saving you barnloads of time and money.

Barnwall comes in two different grades. Clear (as pictured above) and rustic, with solid and filled knots. Both grades are ⅝″ thick. With classic 8″ o.c. grooving in a "plank" pattern carefully textured by U.S. Plywood.

Whenever you specify textured siding, remember: we make the most complete line in the business—vertical panels (both grooved and ungrooved), lap and board-and-batten. A total of 16 different styles, including Barnwall.

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CIRCLE 82 ON READER SERVICE CARD

Private group bets on the inner city with an ambitious plan

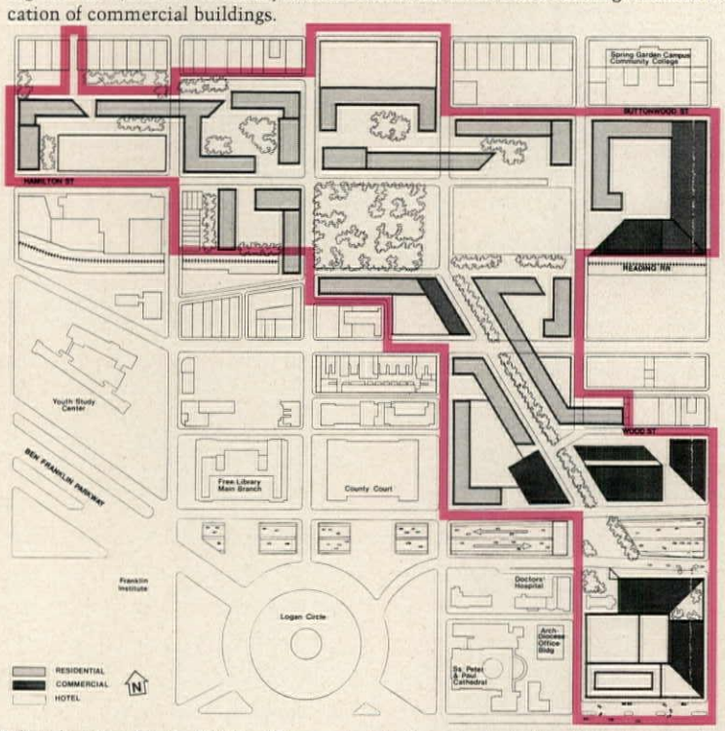
Can a rundown neighborhood in the shadow of Philadelphia's City Hall be transformed into a 50-acre, $400-million new city —without government financing of any sort?

Four local industries, plus a bank, an insurance company and an investment broker, are betting it can. If they are right, they stand to set a major precedent in inner-city renewal under private—and profit-making —auspices.

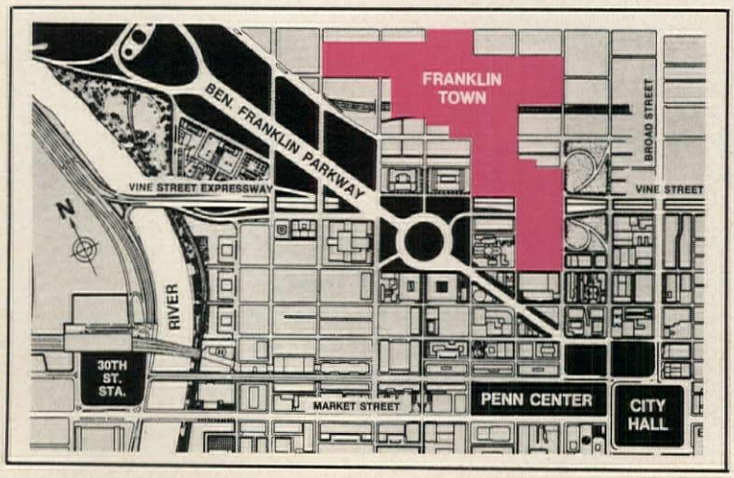
Scheduled for completion in 1982, Franklin Town, as the project is called, will comprise 4,000 low-income to luxury residential units, 4 million sq. ft. of commercial space, several hotels and 5,000 underground parking spaces.

It will also include a town square and a diagonally running boulevard lined with shops and theaters. Nearly 25% of the area will be open space.

Franklin Town renewal area *(outlined in red)* shows how the 50-acre site has been planned to reserve approximately 25% of the land for open space. Grey-shaded buildings are the 4,000 low- to luxury-income residential units. Black buildings indicate location of commercial buildings.



Prime location for the $400-million project *(red section)* is indicated in map section *(below)* of Philadelphia's City Hall area.



Good deal. And an answer to those claiming that "Urban renewal is urban removal" is that the project will involve very few relocations, and those who are forced to move will be compensated as well or better than the Federal Urban Relocation Act calls for, according to Jason R. Nathan, president of Franklin Town Corp.

Affected are 32 homeowners, 32 renters, 64 commercial enterprises—and 100 rooming-house tenants. The plan works this way:

- Homeowners forced to relocate will be given replacement homes of equivalent value either near the project or elsewhere in the city, according to their wishes. They will be compensated for any increase in the mortgage rate that the relocation causes.
- Renters will be given up to $4,000 over four years as relocation assistance.
- Businessmen in the area encompassed by the project will not only be compensated up to $10,000 for lost business, but they will have the first crack at relocating within the project, with every effort made to design a new structure in accordance with their needs.

In addition, a sort of ombudsman, Msgr. James T. Dolan, will be on hand to arbitrate any disputes that may arise between the residents and the redevelopers.

Teamwork. The idea for Franklin Town began in 1969 when the four companies—Korman Corp., a large builder, Smith Kline & French Laboratories, I-T-E Imperial Corp. and Philadelphia Electric Corp., realized that among them they owned 25 acres in downtown Philadelphia that were being put to no better use than parking lots and sites for obsolete factories.

That observation led to this plan: Pool the 25 acres and get the city not only to donate some 15 acres of streets but also to buy—subject to reimbursement by Franklin Town Corp.—the remaining ten acres needed via the city's power of eminent domain.

Tax bounty. It took some time, but the city government last year did agree to the proposal—helped, no doubt, by Nathan's estimate that the complete project would increase tax revenues 28-fold and account for nearly 5% of the city's present tax base.

Meanwhile, the developers brought a major bank, Girard Trust Co., and the Prudential Insurance Co. of America into the act as investors. And a major part of the seed money was obtained from Butcher & Sherrerd, an investment banking firm.

Through an exchange of land for stock, Franklin Town Corp. was formed to control the property and manage the joint venture.

Jumpoff. Adhering closely to schedule, demolition for the first phase of Franklin Town is to begin this fall with construction due to start by July, 1973. Phase I will comprise two major office buildings, a 400-room luxury hotel and 1,000 enclosed parking spaces.

The eventual housing mix will span a wide gamut of types: It will include both townhouses and high-rise apartments for rent and sale. Altogether, 20% of the units will be in the low- to moderate-income category.

Day and night. The 4 million sq. ft. of commercial office space will provide space for 20,000 workers; it is for this reason that architect Philip Johnson designed the site for around-the-clock habitability.

The plan also calls for a campus for the Philadelphia Community College and extensive use of walkways to link the buildings. The site plan is designed not to eliminate, but to control, automobile traffic: "to make it not a torrent but a trickle," says Nathan.

Presently underused. Since the site gets little of Philadelphia's traffic, no major rerouting of automobile flow will be needed. Even the main boulevard is intended to serve only Franklin Town, not to be a through artery. And the underground garages will keep cars out of the site, while making them easily accessible to tenants and workers.

Nathan sums up the idea behind Franklin Town this way: "In this age of doubt about the future of all cities, it is a statement that rejects the idea of giving up on the city. We believe that the agony of America's cities is not the end of the story, but rather only a chapter."

CIRCLE 41 ON READER SERVICE CARD

Empty.



Emptier.



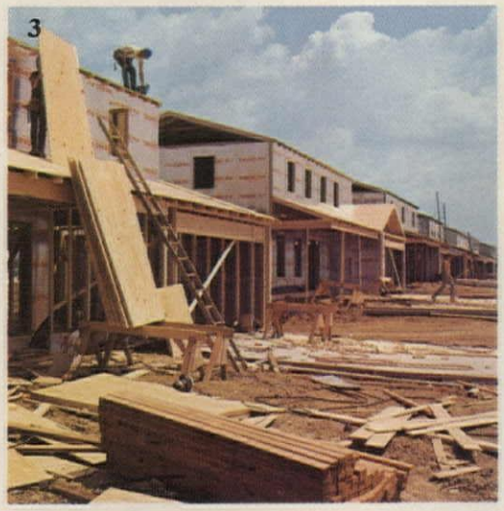
AMF Solid Waste Compactors

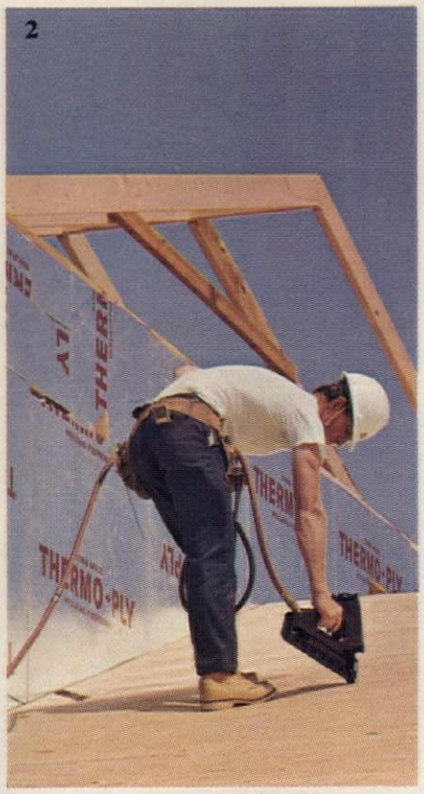
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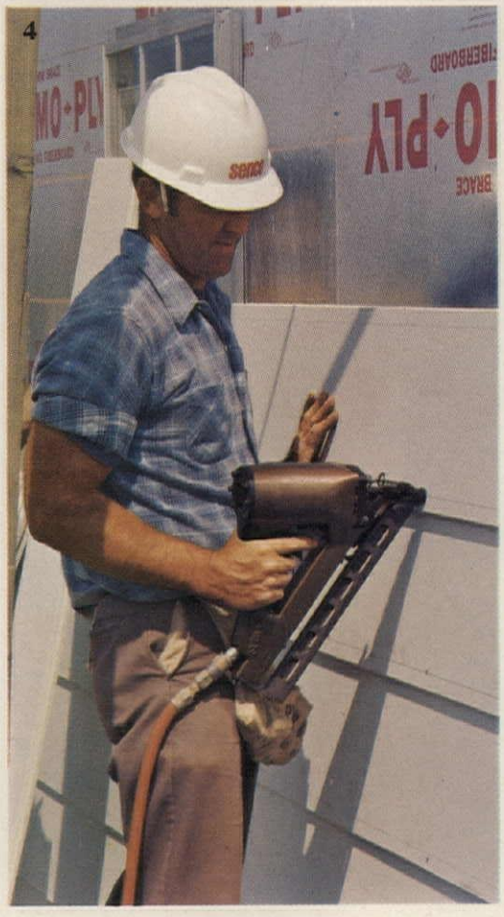
AMF—the only name you really have to know in compactors. AMF Food Service Division, Plains Road, Essex, Conn. 06426.

AMF









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Senco automatic fastening system means better productivity, increased profit. 3

Siding and sheathing–insulation is applied trigger fast. 4

Framing. Sheathing. Trim. Roofing. You name it. Senco saves you time and money.

Whatever the application, a Senco automatic nailer or stapler will do the job fast. One large builder reports an 80% reduction in man hours for shingle application is common. Exterior siding is applied 25% faster than by conventional methods. Builders are increasing their profits with similar savings in fascia and soffit attachment, interior trim, framing, application of insulation—to name just a few of the time-saving uses for Senco equipment.

Senco offers the lightest, best balanced and most efficient nailers and staplers in the industry. And, the fasteners they drive — Sencote® nails and staples—provide phenomenal holding power, equal to or better than most more expensive deformed shank fasteners. Sencote fasteners are easy to drive, minimize wood splitting and result in better craftsmanship.

Our interest in the builder goes beyond the sale, too. The unique Senco Construction Specialist Program means our sales representatives are trained and eager to help you keep Senco equipment in good operating condition through regular, on-site calls; help train your workers in the most proficient use of the equipment; and, assist you in setting up an economical, under-roof component operation.

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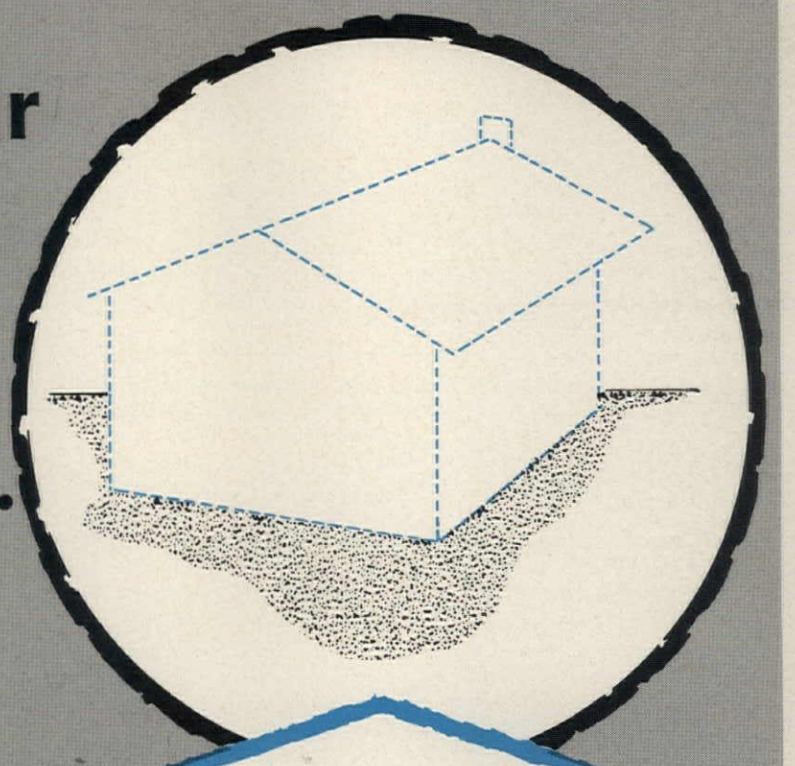


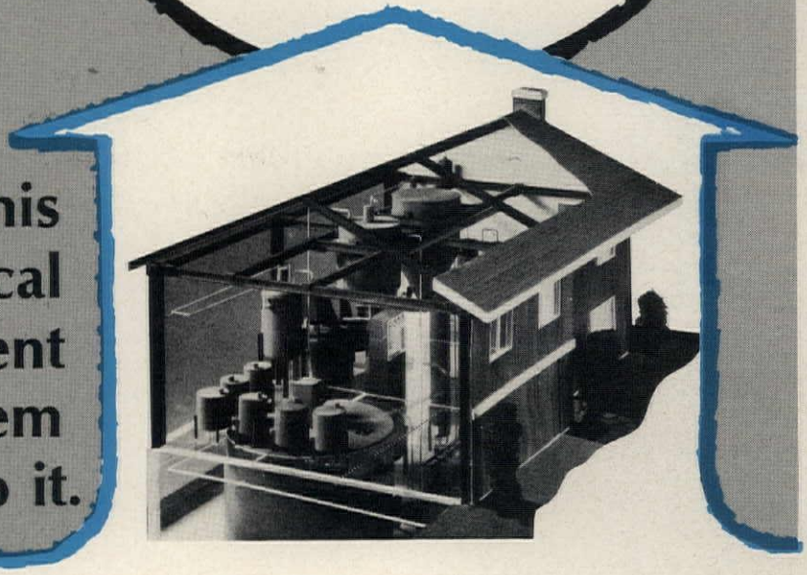
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AWT 72-3

Mortgage banker offers speedy analysis of apartment financing options

And it's free — although restricted to most parts of the southeast and Puerto Rico.

A service of The Berens Companies, the computerized program compares in seconds the cost of building a rental project under FHA 221 D-4 (non-subsidized middle-income apartment housing) vs. conventional mortgage vs. sale-leaseback with leasehold mortgage.

Moreover, if the first projection doesn't come out to the liking of the planners, they have only to revise any one or more of the input figures—the construction term, unit mix, rental figure or whatever, and new cash flow figures will tumble out.

It means that investors, architects and developers can get together while a project is in the concept stage, and in a half-day or less choose the best among scores of different alternatives and combinations of alternatives—saving months of traditional figuring. The program can also provide an instant analysis of the investment return that any proposed amenity will provide.

Called TAP:10 (the letters stand for Total Advance Planning), the program works like this: The planners meet with a representative of The Berens Companies who brings with him a portable computer terminal which he hooks to a central computer via a telephone handset. The computer digests all of the figures of the planners' first proposal, including: estimated mix, unit size, commercial income, construction term, taxes and insurance during construction, mortgage term, land cost, discount, cost of off-site construction, efficiency, rental rates and conventional interest rates.

The additional data that the computer needs are those which pertain to the part of the country in which the project is to be located; when this is typed in, the computer is set up to process the remaining information.

These data comprise the expense ratio as a percentage of the projected gross income, the interest rate during construction and the capitalization rate based on the interest rate of the permanent loan. They can be changed if desired, say, if a developer's superior credit rating will get him points off the interest rate during construction.

The computer digests all this information for a few seconds, then projects the total financing, total soft costs and total amount available for brick and mortar per square foot for all three financing options.

The program then asks how much the project is actually expected to cost under D-4 for brick and mortar. When this figure is cranked in, the program revises and reprints the previous figures and also projects the cash flow, depreciation available in the first operating year and, for conventional and leaseback mortgages, the projected net out-of-pocket. (The last figure is obtained by subtracting the land appreciation from gross out-of-pocket.)

TAP:10 is presently available for projects in Maryland, the District of Columbia, North Carolina, Alabama, Georgia, Florida, Puerto Rico and part of Virginia. The service is free simply because the company can maintain it out of its mortgage fees.

The program began operating last fall; it was the brainchild of Don DeFranceaux, president of the company, which is a subsidiary of Associated Mortgage Companies, which is itself a subsidiary of First Pennsylvania Corp.

Here's a simple example of how the system works, taken from a hypothetical project used to demonstrate the system at a recent meeting of industry executives in Jacksonville, Fla.

Location: North Florida
Unit mix: 24 one-bedroom, 61 two-bedroom, 11 three-bedroom apartments
Unit size: 700, 900, 1,100 sq. ft., respectively
Commercial income: $100/mo. **Construction term:** 12 mo.
Taxes during construction: $1,100/yr. **Insurance during construction:** $1,500/yr.
Land value: $102,000 **Term:** 28 yr.
Land cost: $102,000 **Discount:** 4% **Off-site construction:** $8,000 **Efficiency:** 93%
Rents: $165 one bedroom, $195 two bedroom, $250 three bedroom
Conventional interest rate: 8.5%

The computer came up with these figures:

	FHA-D-4	Conventional mortgage	Sale leaseback with leasehold mortgage
Total financing	$1,570,000	$1,095,900	$1,113,300
Total soft costs	154,322	79,313	80,531
Total available for brick & mortar per sq. ft.	14.86	10.15	10.33

At this point it asked for brick & mortar cost under FHA and, after being told $14.31, generated this table:

	FHA D-4	Conventional mortgage	Sale leaseback with leasehold mortgage
Total financing	$1,516,000	$1,095,900	$1,113,300
Total soft costs	149,233	79,313	80,531
Total available for brick & mortar per sq. ft.	14.31	10.15	10.33
Cash flow	29,020	52,789	48,720
Depreciation available in first operating year	74,112	45,729	46,538
Estimated out-of-pocket conventional		374,852	358,670
Less land appreciation		0	0
Expected net out-of-pocket		374,852	358,670

In this case the conventional mortgage route came out best under the major parameters, and would presumably be selected by the planners.

Here's how it calculates the return on a swimming pool for a one- to three-bedroom apartment project:

Rents without pool	$175	$200	$230
Rents with pool	180	205	235
Cost of pool	40,000		

	Conventional without pool	Conventional with pool
Total financing	$1,153,600	$1,182,300
Total soft costs	116,654	119,357
Total available for brick & mortar per sq. ft.	8.93	8.93*
Cash flow	56,798	58,211
Estimated Net out of pocket	354,027	365,327

Additional cash investment = 11,300
Additional cash flow = 2,615
Return on extra investment = 23%

*Adjusted back to allow for pool

Andersen Windows and Doors... Opening in apartments across the country.









Every picture tells a story—the story of how Andersen Windows and Doors adapt themselves beautifully to so many styles and kinds of apartment design. From low-cost to no-expense-spared, from garden court to high-rise, from Down East to Big Sky Country, Andersen has a window that complements the concept.

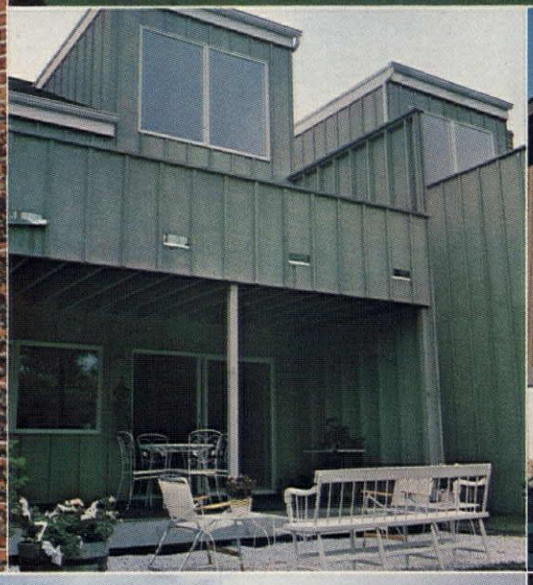
There are, of course, other reasons besides good looks and design freedom for using Andersen Windows: low-maintenance, weather-resistance, fuel-savings, and so on. Because what's the good of beauty without good engineering? Andersen Windows have always married the two.

Every picture tells a story, so we'll let these pictures do just that, and put all the details on the next page...

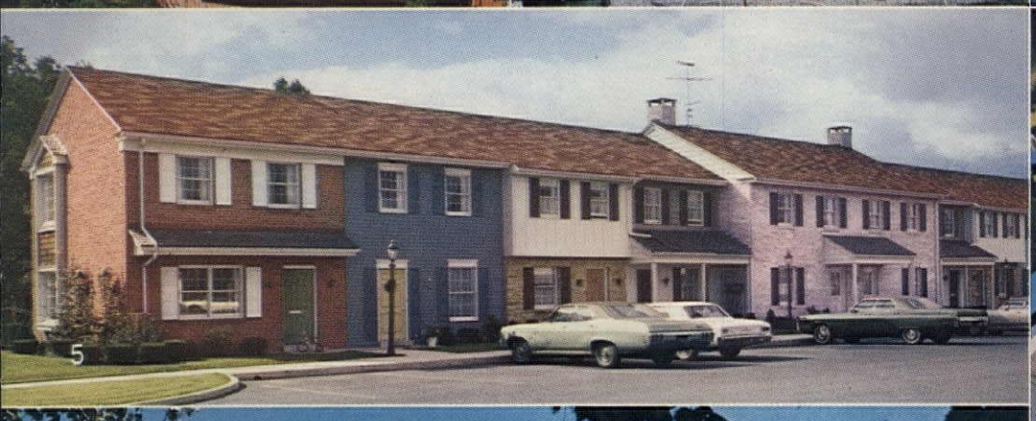



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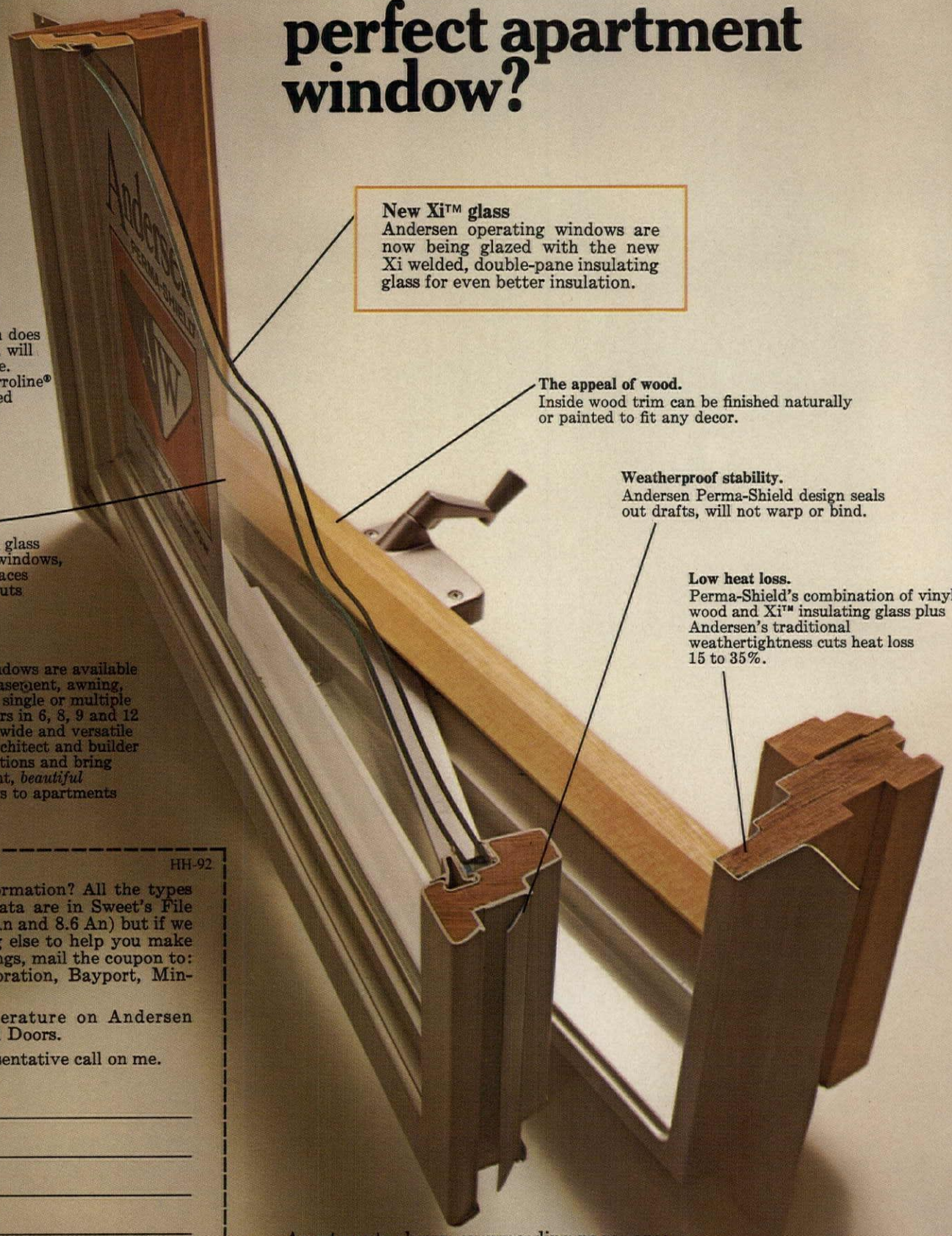

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Perma-Shield. Could this be the perfect apartment window?



New Xi™ glass
Andersen operating windows are now being glazed with the new Xi welded, double-pane insulating glass for even better insulation.

No outside maintenance.
Rigid vinyl sheath does not need painting, will not rust or corrode. (Perma-Shield Narroline® sash has a patented 4-step polyurea factory finish.)

The appeal of wood.
Inside wood trim can be finished naturally or painted to fit any decor.

Weatherproof stability.
Andersen Perma-Shield design seals out drafts, will not warp or bind.

Easy to clean.
Welded insulating glass eliminates storm windows, means only 2 surfaces (not 4) to clean, cuts heat loss.

Low heat loss.
Perma-Shield's combination of vinyl, wood and Xi™ insulating glass plus Andersen's traditional weathertightness cuts heat loss 15 to 35%.

Perma-Shield Windows are available as double-hung, casement, awning, gliding or fixed in single or multiple units. Gliding doors in 6, 8, 9 and 12 foot widths. This wide and versatile range helps the architect and builder avoid routine solutions and bring distinctive, efficient, *beautiful* windows and doors to apartments of every kind.

HH-92

Want more information? All the types and technical data are in Sweet's File (Sections 8.16/An and 8.6 An) but if we can do anything else to help you make beautiful buildings, mail the coupon to: Andersen Corporation, Bayport, Minnesota 55003.

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Apartments shown on preceding pages are:

1 & 2—Cheesman Garden Apartment, Denver, Colorado. Architects: Slater, Small, & Spenst, Denver, Colorado

3—Capstone Cluster Condominium, Salt Lake City, Utah. Designers: Linear Coop., Provo, Utah

4 & 5—Garden Avenue Townhouse Apartments; Myerstown, Pennsylvania. Builder/Developer: Eugene Landis

6 & 7—Hampton Mews Apartments, East Hampton, Long Island, N.Y. Developer/Builders: Brett-Wallace Associates, New York

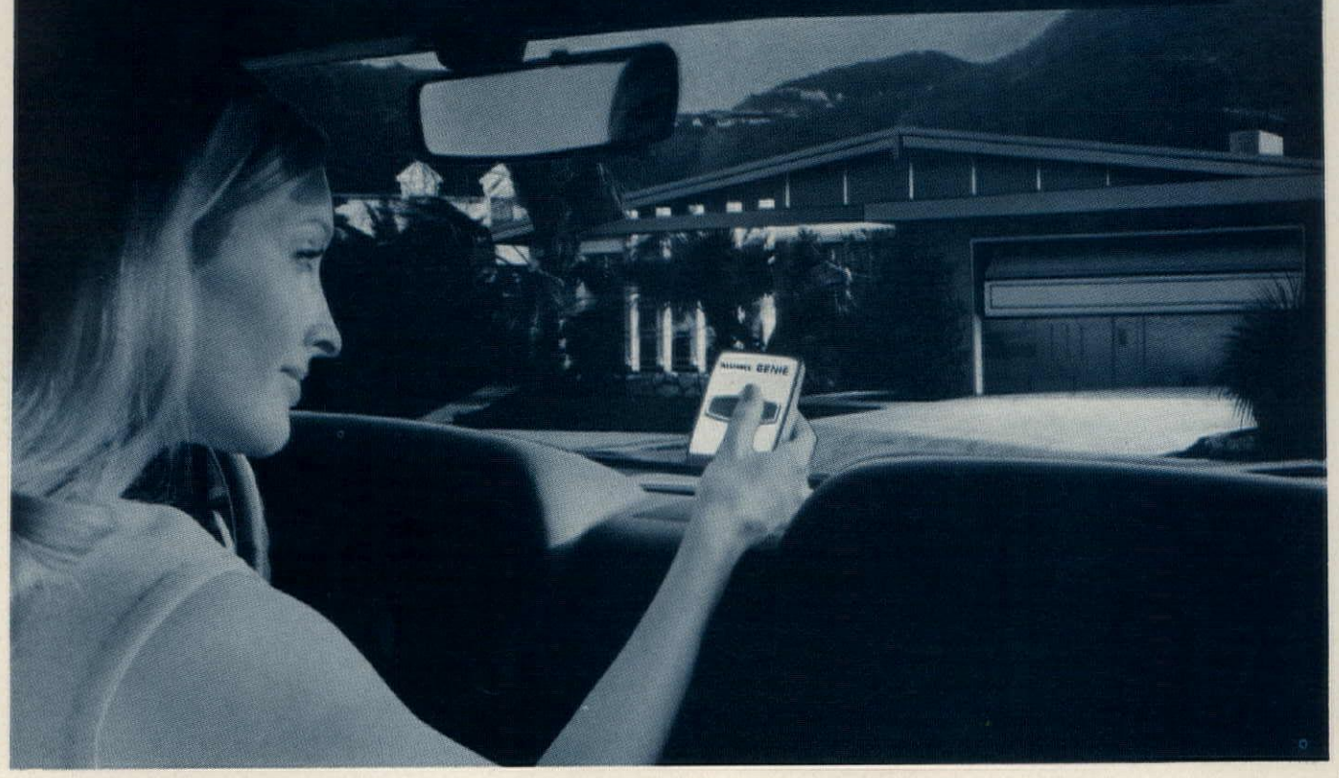
8—North 40 Apartments, Great Falls, Montana. Architects: Korell & Iversen, Great Falls

9 & 10—The Chaumont Apartments, Wichita, Kansas. Architects: Calvin, Perkins & Jones/p. a., Wichita

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Wood Bros. find U/R fiberglass bath rates A-1 in "public acceptance" test.

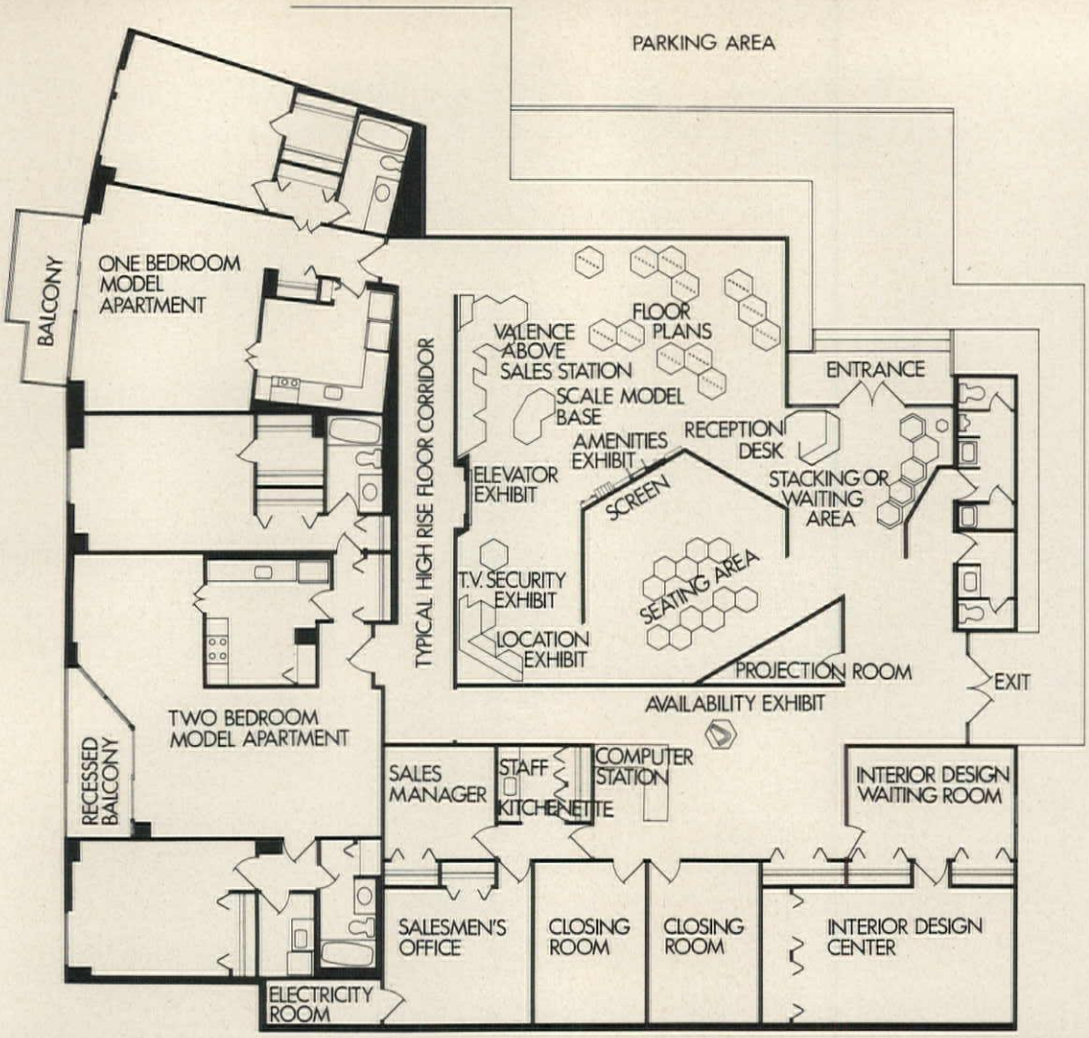
From a house-at-a-time start in 1950, brothers Bob and John Wood, Jr. of Denver have become housing giants in Colorado and the Southwest. The Woods attribute this outstanding growth to craftsmanship coupled with sound market research.

That's why they thoroughly pre-tested U/R's fiberglass one-piece tub-shower unit for prospective home-buyer reaction in a new development in Houston before making it a standard feature of their other communities. Report? "We found the U/R fiberglass bath was very well received and maintenance advantages in particular were readily recognized by our customers."

Since then, Wood Bros. Homes, Inc. is installing U/R fiberglass units in its new communities in Denver, Phoenix, Houston, Dallas, Oklahoma City, Tulsa and Albuquerque, and notes sizeable savings in installation time over tubs with tile surrounds.

Time saved cuts costs. So go with the leader and save. Look us up in Sweet's File 15.20/UN. And check the Yellow Pages for your nearest U/R dealer or write Universal-Rundle Corp. New Castle, Pa. 16103.

Universal-Rundle



DESIGN: HOUSTON PARK, INC.

How to sell 86% of a high-rise condominium before it's built

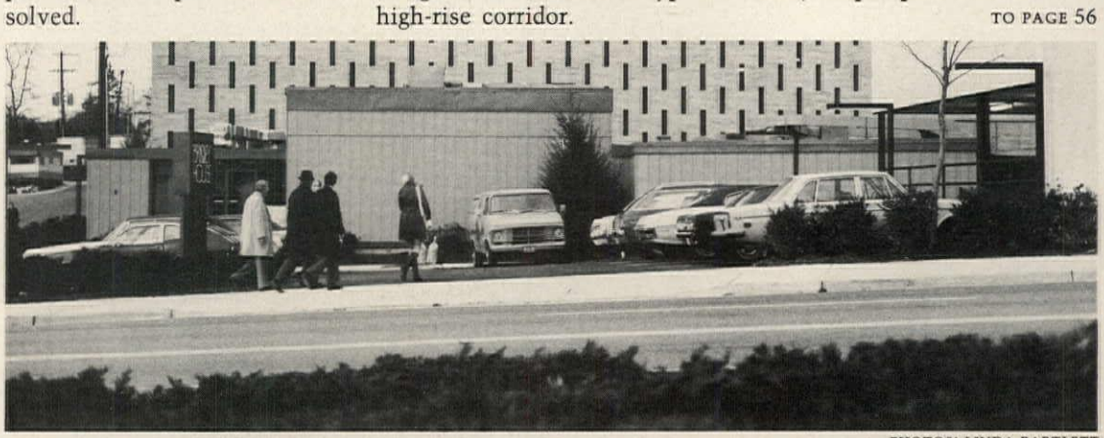
Bradley House won't be completed until September, 1973. Yet 249 of its 289 units had been sold by the end of July.

How was it done? Through an off-site merchandising center designed to solve a special marketing problem—the fact that the 16-story, Chevy Chase, Md. condominium represents a relatively new kind of life-style for the area. A look at how the center works *(plan, above)* explains how the problem was resolved.

First stop is a mini-theatre where comfortably seated prospects view low-key presentations on the financial benefits of condominium ownership and a travelog-like tour of the building's amenities. Next, there's a walk-through area featuring miniature amenity exhibits and displays of the 19 available floor plans. This is followed by a tour of two full-sized furnished models that open onto a passageway designed to simulate a typical high-rise corridor.

Finally there's a stop at the computer station where each prospect is given complete financial details about the unit he's interested in. Along with basics like downpayment, mortgage and tax payments, the computer prepares a statement comparing condominium ownership savings—such as projected tax credits—with outlays for renting a comparable unit. Thus, by the time he approaches a salesman, the prospect is armed with

TO PAGE 56



Merchandising center is located just two blocks from site of Bradley House.

PHOTOS: LINDA BARTLETT

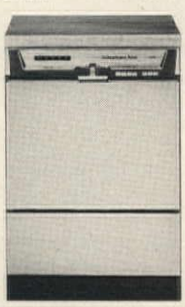


"I put KitchenAid dishwashers in my houses because they help me sleep better."

We admit, it sounded wild to us, too. But as Charles R. Fortino, President of Fortino Building Corporation explained: "An important part of selling a Fortino home is keeping the customer happy. If I furnish the appliances in a house and they don't work right, the homeowner blames me, not the appliance manufacturer.

"With KitchenAid I don't have to worry. I can't remember the last time we had a service call. I'm sure that KitchenAid quality in my kitchens has helped establish my reputation as a quality builder."

We're flattered. But we're proud, too. We're proud that Charles Fortino, one of the most prestigious builders in Elkhart, Indiana, has chosen KitchenAid practically from the day he started his own business. We're proud to be the dishwasher used in the overwhelming majority of his more than 400 homes. And we're proud of the years of trouble-free service we've given him and his homeowners.

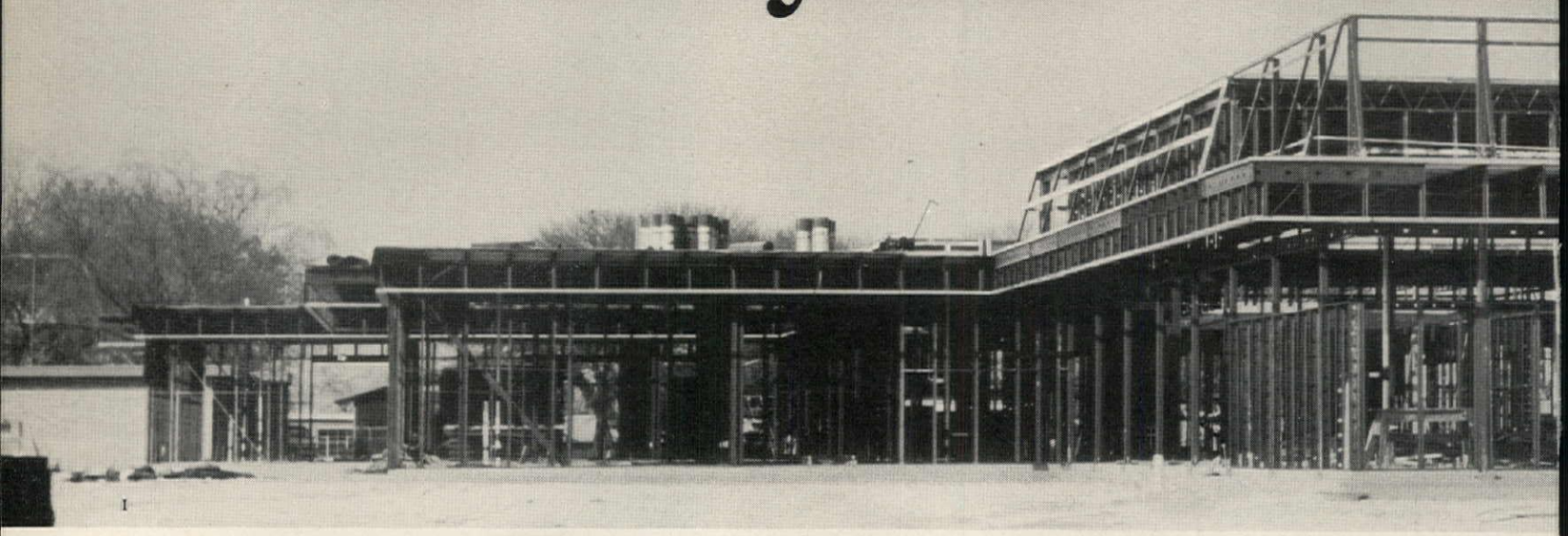


We'd be proud to supply KitchenAid dishwashers to you, too. Check our catalog in Sweet's Light Construction File or call your KitchenAid distributor about his Builder Plan. KitchenAid Division, Dept. 2DS-9, The Hobart Manufacturing Company, Troy, Ohio 45373.

KitchenAid®
Dishwashers and Disposers
Hot-water Dispensers

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The savings on this convince you to use our



1

But the savings on

We don't expect to make a believer out of you by telling you about one building where our steel framing was used.

But when we tell you that builders all over the country are starting to use it, and are saving money, you'll probably wonder why.

And why not?

After all, our steel framing system is a great way to keep ahead of all kinds of rising building costs. Labor costs. Money costs. Lumber costs. And masonry costs. And what's more, our steel framing system is readily available. So there's no expensive waiting around for materials to arrive.

Furthermore, our steel framing system is the most complete lightweight structural system there is. And pound for pound it carries more load than any other framing system.

But there's more. Our steel framing system will take any interior or exterior material–brick, wood, stucco, gypsum. You name it. And any of these materials can be easily attached to it.

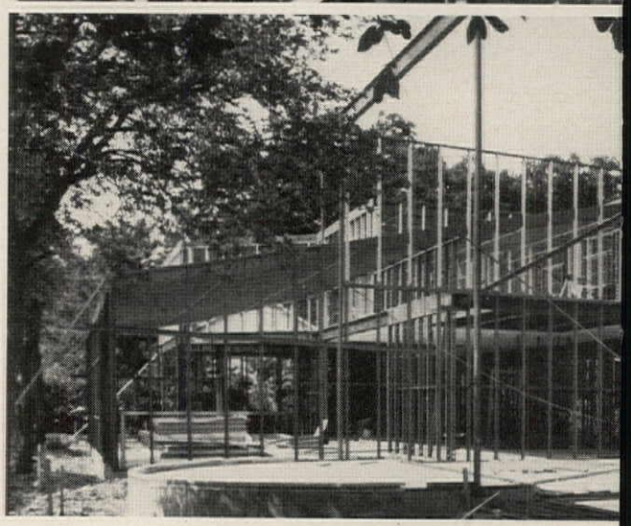
It's also easy and quick to install **(that's where the savings in labor costs come in).** Also, there's less scrap on the ground. And that cuts down on clean up time. And there's less of a pilferage problem, too.

Because of its lightweight, you also save on materials and foundation.

All joists and studs are pre-punched. So electrical and me-



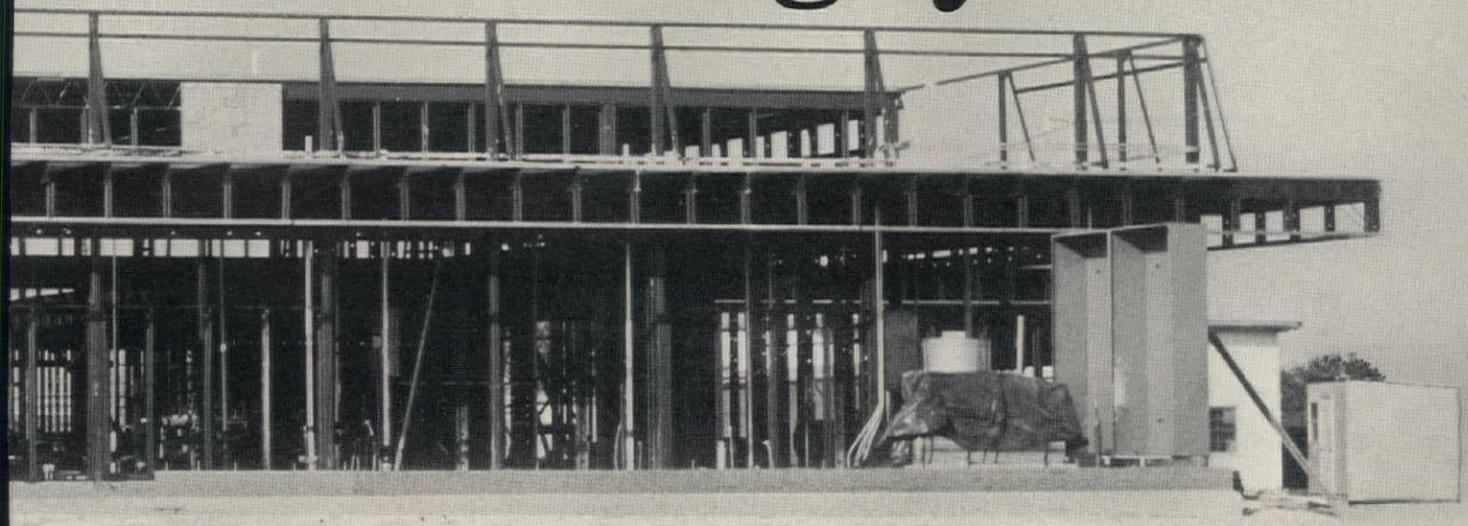
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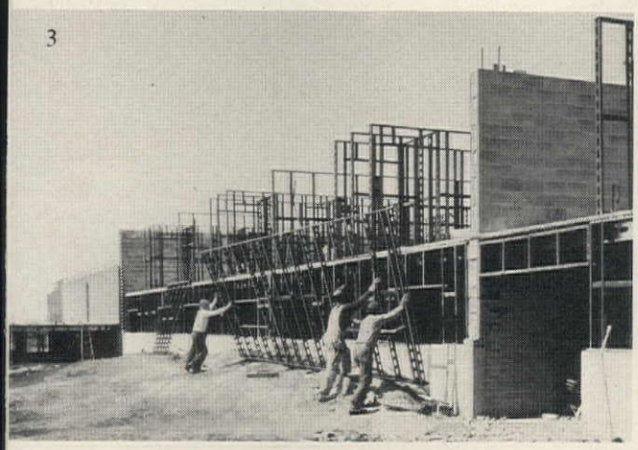
1. Marbridge Foundation Dormitory, Austin, Tex.
Architect: Barnes, Landes, Goodman, Youngblood, A.I.A., Austin, Tex.
Contractor: Star-Field Constructors, Austin, Tex.

2. Lakewood Hills Apts. Bldg. 2, Hershey (Dauphin), Pa.
Architect: Otto E. Reichert-Facilides and Associates, Phila., Pa.
Contractor: Penn Crest Construction Co., Leola, Pa.

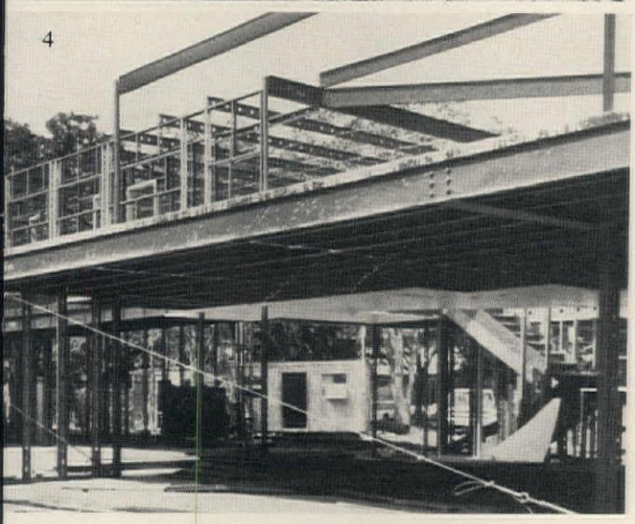
one building shouldn't steel framing system.



these others should.



3



4

chanical service lines can be installed easily.

It's rigid. So it protects against nail "pops" or plaster cracks. That means less call-backs.

Joists and studs are easy to cut on site or in the fabrication shop. If you're into prefab, no problem. It can be prefabricated into panels on or off the site.

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Want to know more? Send for our complete brochure WC 487. You'll get all the information and load tables you want. Or if you need the information very quickly, contact the Wheeling district office in your area.

Either way, you'll get all the information you want. Because remember, we never know which advantage is going to convince you.

Wheeling Corrugating Company

Wheeling Corrugating Co., Div., Wheeling-Pittsburgh Steel Corp., Wheeling, W.Va.

96% of what we make builds highways, buildings and reputations.

3. Crestview Manor Apartments Unit C, Lee's Summit, Mo.
Architect: Terry W. Chapman Architects, Inc., Shawnee Mission, Kansas.
Installer: John Rice Welding and Erection Service, Belton, Mo.

4. Villa Maria Maternity Home, Houston, Tex.
Architect: Clovis Heimsath Associates, Houston, Tex.
Installer: Jim Doyle Co., Houston, Tex.

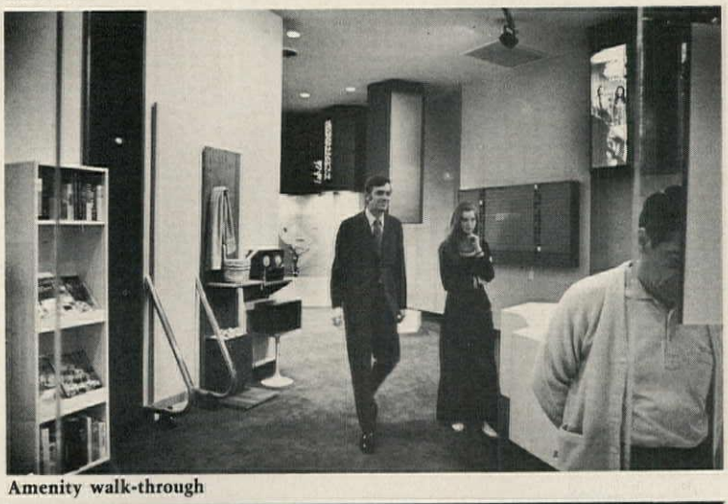
PHOTOS: LINDA BARTLETT



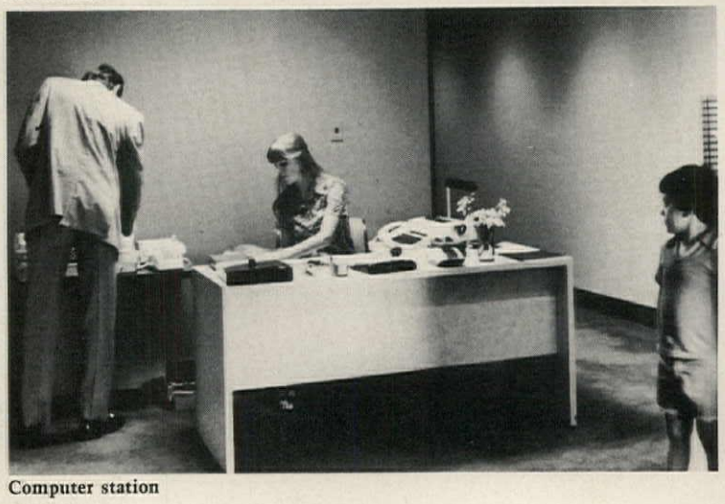
Mini-theater



Model unit



Amenity walk-through



Computer station



Floor-plan display

FROM PAGE 52

all the information he needs to determine whether or not he'll buy.

The success of this marketing technique has convinced the developers it's worth doing again for similar projects. Aside from the obvious financial advantages of having the building presold, says marketing manager Houston Park, a high-volume sales operation of this kind reduces the need for a large sales staff. There are only two salesmen, each working a five-day week. So each enjoys greater commissions. Also, because commissions will not be paid until buyers move in, it is necessary to pay draws to only two people.

And, adds Park, while it had been figured that the entire marketing budget would not exceed 4% of the anticipated gross volume, the final figure will be well below that amount because of the rapid sales pace.

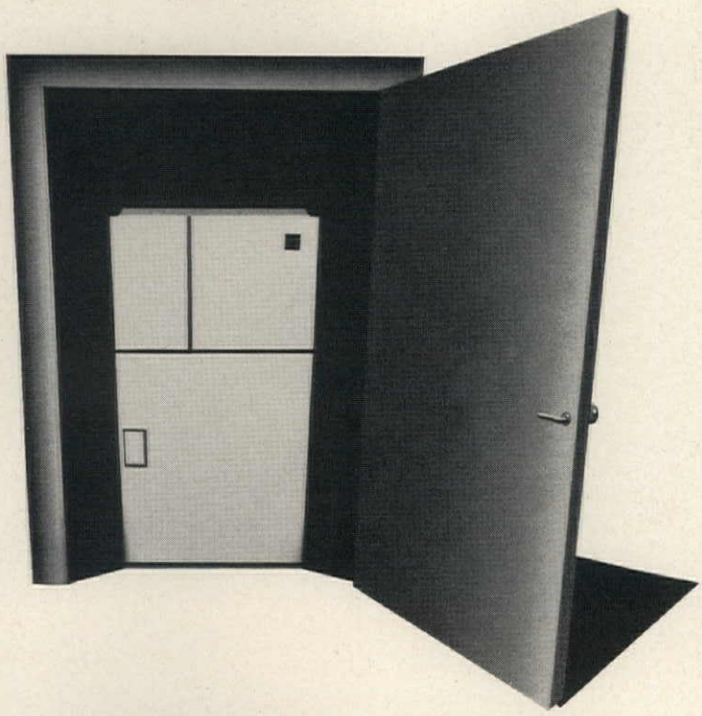
Another benefit: Even though the developers were new to the area, the center established them as a credible company in the eyes of prospects.



Scale model of Bradley House which was designed by Cohen, Haft & Associates AIA. The developer is Chevy Chase Associates, a joint-venture of Mortgage Guaranty Insurance Co. and R.M. Bradley & Co. Inc. Units are priced from $27,500 to $91,500.

Carrier changes apartment cooling inside and out.

Carrier's new split system equipment is tailored neatly to apartments. In both size and cooling capacity.



Inside, our 40VU fan coil unit stands out of the way in a closet. And quietly cools an apartment.

Comes in six sizes to match your apartment sizes. And now or later, you can slip in an electric heating coil. We made room for it. Upflow. Or downflow.

On larger models, a solid state circuit even controls the fan speed. Set it. And forget it.

Outside, Carrier's new 38GS Compact condensing unit completes the system. 16″ low on the roof. Or behind the bushes on the ground.

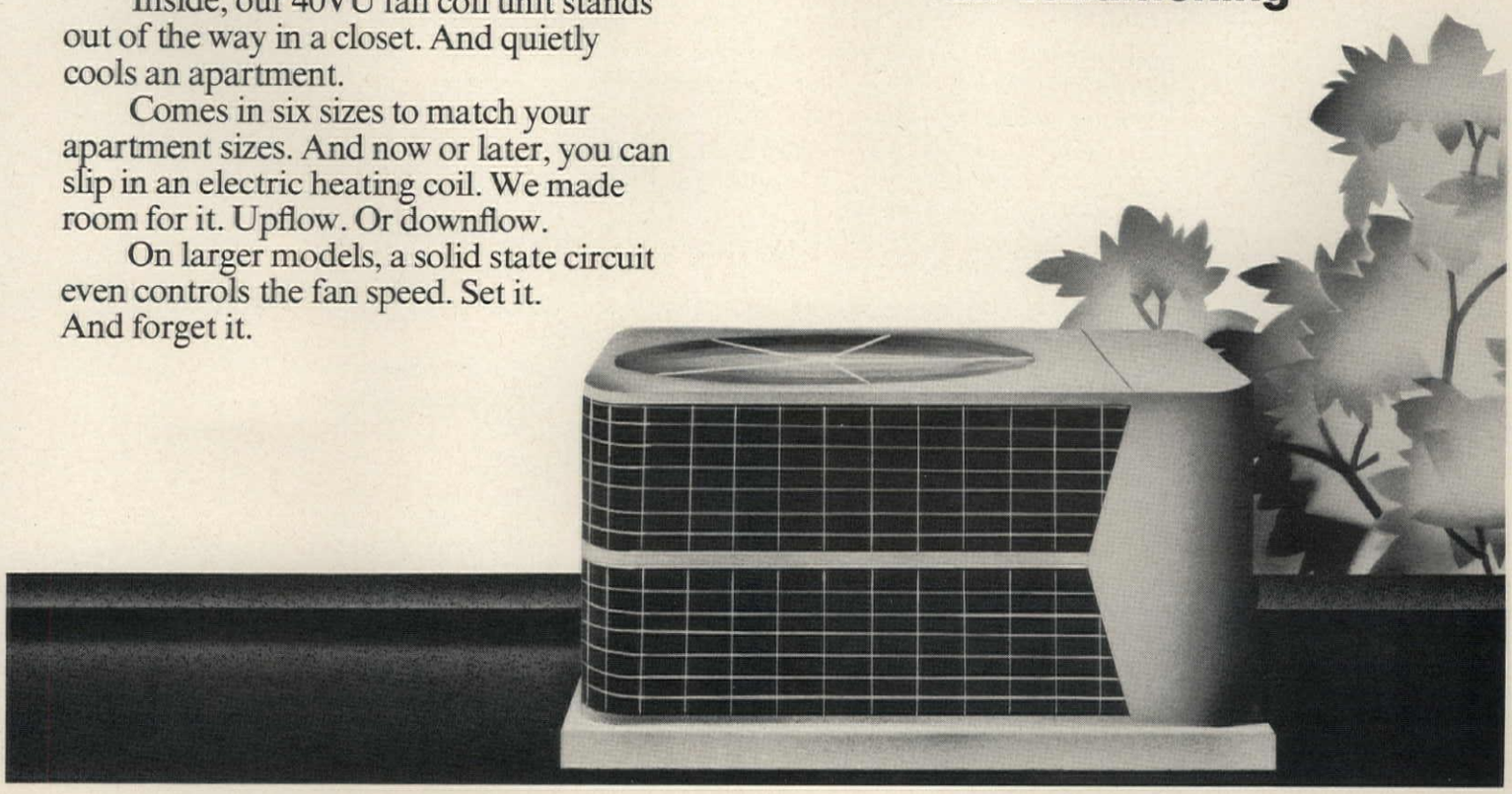
Its upflow air exhaust cuts down the sound. So does its unique computer-designed fan.

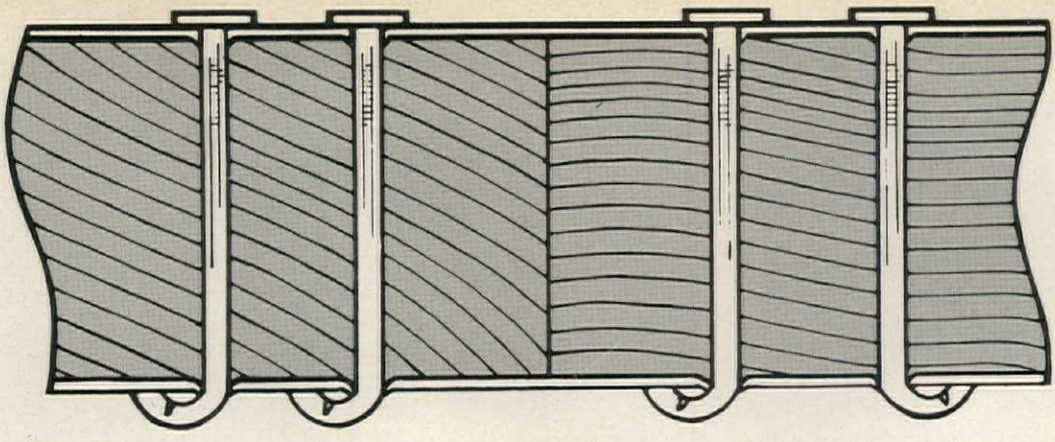
Like its inside companion, the 38GS comes in the sizes you need to handle tons of cooling in any apartment complex. Simply.

Know, too, that since the 38GS-40VU system carries our name, you'll get the kind of tenant recognition and dealer service that's made our name.

Have a Carrier Dealer quote your next garden apartment. Inside and out. He's in the Yellow Pages. Or write us. Carrier Air Conditioning Company, Syracuse, N.Y. 13201.

Carrier®
air conditioning





It's the only roof truss joint with rivet-like strength.



Even with the racking weight of a full-grown man on each side, this Fink truss joint won't give. It's fastened with Bostitch Clinch Nails – the heart of a unique truss system that combines the proven strength and durability of nail-on truss plates with the speed and low cost of simple, compact air guns.

With the Bostitch Clinch Nail System, there's no more flipping of trusses during assembly. *All joints are nailed from one side only.* So now you can make trusses in half the floor space normally needed.

Each Clinch Nail goes completely through both sides of each joint. "Clinching" action locks joints together, rivets the wood between two steel plates.

Two-ply Bostitch clinch plates insure precisely controlled clinching grip.

With the Clinch Nail System, you can handle almost any style truss up to 40-foot span and 7-in-12 pitch.

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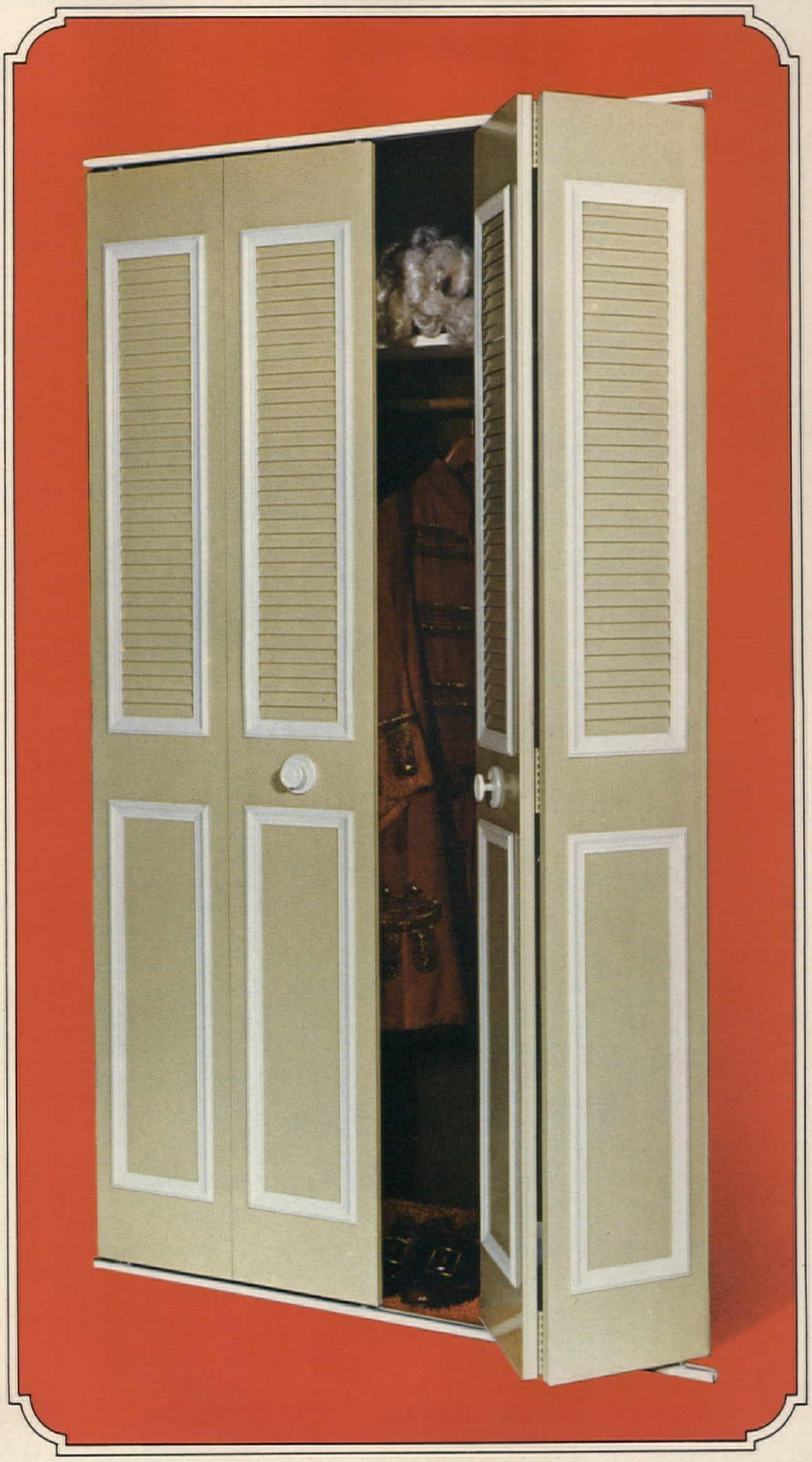
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If you're worried about where your next order of closet doors is going to come from, you can relax. Peachtree Door is building another closet door facility that will be in full production early this spring. We expect to quadruple our bi-fold closet door output.

Royal Ambassador

To go with our new plant, we've added a new door to our full line of bi-fold closet doors. The Royal Ambassador. The louvers are tastefully framed in our exclusive one-piece molded trim. No unsightly spot weld marks or open miters. The Winter White trim complements or accents our six standard colors of baked-on enamel.

We could talk about our new panel heights and their more realistic range of adjustment. How easy it is to install a Peachtree Door. How economical they are. But, we've got a 12-page brochure that covers all that. Why don't you write for it or give us a call. Then get your order in as our second plant swings into production.



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"Now the people who are pushing for low-cost housing want subsidies from a new source—right out of the developer's pocket"

Government agencies have tried many ways to produce low-income housing. They've tried building it themselves to their own specifications. They've tried contracting it to private developers. They've tried encouraging developers to build it themselves by offering financial inducements. They've also tried to manage low-income rental housing and to encourage private companies to try. And now there's talk of just giving cash to low-income people and letting them seek housing in the general market.

None of the past approaches has been a bangup success. They've proved overwhelmingly expensive. And the problems of housing management they've created are more than either governmental agencies or private developers can readily cope with. As a result, low-income housing still is being underproduced, and people who need it are increasingly impatient.

So now townspeople are taking matters into their own hands. They're proposing a more direct route to low-income housing. Instead of relying on government inducements to encourage private developers, communities are proposing laws that would force developers to build some low-income shelter in every new project.

The quota system. In Montgomery County, Md., for example, an ordinance is being pushed that would require all new for-sale and rental housing projects to include 15% low-income units. What's more, the developer would have to hand over one-third of that 15% to the county's public-housing agency.

In Los Angeles a similar proposal would require low-income housing units in 15% of every new multifamily development. Low-rent apartments would have to be built to the same design standards as other units and be scattered throughout the project. And the developer would have to guarantee that low-income households would always occupy the units.

At least proponents of this ordinance recognize that some sites aren't feasible for low-income housing because they lack certain essentials; for example, convenient public transportation. So, a developer would be permitted to build on such a site without including low-income units, provided he built them on another site available to him. In other words, Los Angeles developers would be given a low-income-unit quota for each new project and would have to meet it one way or another.

So the townspeople's new strategy to get more low-income housing built is to simply lay it on the line to each and every developer: If you're going to build at all, you've got to build housing for the poor.

Developers have learned to cope with the demands of other interests. They've worked out siting and grading compromises to satisfy conservationists who forbid new housing unless the environment is undisturbed. They've adopted affirmative marketing programs to help racial and national minorities acquire housing. They've worked out open-space compromises to persuade low-density exclusionists to accept townhouses and apartments.

In other words, they've found ways to meet the demands of these groups and still do business. But finding a way to produce housing for customers who can't afford it and still keep operating at a profit is another proposition—even with government subsidies. Building it is easy enough; all that takes is money. But managing apartment buildings full of low-income households takes an ability that few developers, or the government, have yet mastered.

The social realities. Aside from the poor economics and the management headaches, laws forcing developers to mix in low-income housing with housing for all other income groups would create a difficult marketing problem. How many white-collar renters, to say nothing of homebuyers, are broad-minded enough to move in next door to a hardluck family subsisting on a welfare check? Even if a silver-tongued rental agent could talk them into it, how long would it last?

Scatter-site public housing is an issue that communities across the country have voted down. How easily can developers force such housing on a community by offering for sale nothing but the equivalent scatter-site low-income housing developments? Indeed, does any developer have the financial staying power and the marketing expertise to persuade renters and buyers to put this kind of egalitarianism into practice?

The new tack of forcing low-income housing on developers also is being applied in a more subtle way to existing housing. Most local rent-control boards are actually designed to force apartment owners to accommodate low-income residents.

In Berkeley, to cite an extreme example, a municipal rent-control board of apartment residents was voted in this year with power that goes way beyond the mere imposition of ceilings on rents. This board dictates tenant-screening policies and overrides eviction notices. Virtually any decision made by a landlord regarding his renters can be appealed to the board and reversed.

Free enterprise vs. community needs. Housing must be the only business in the country in which people feel the producer must be told to whom he can sell his product. Laws dictating how the product is engineered are common to all industries. But what manufacturer, after conforming to such requirements, has to meet regulations specifying to whom he may sell? This is the housing developer's unique fate.

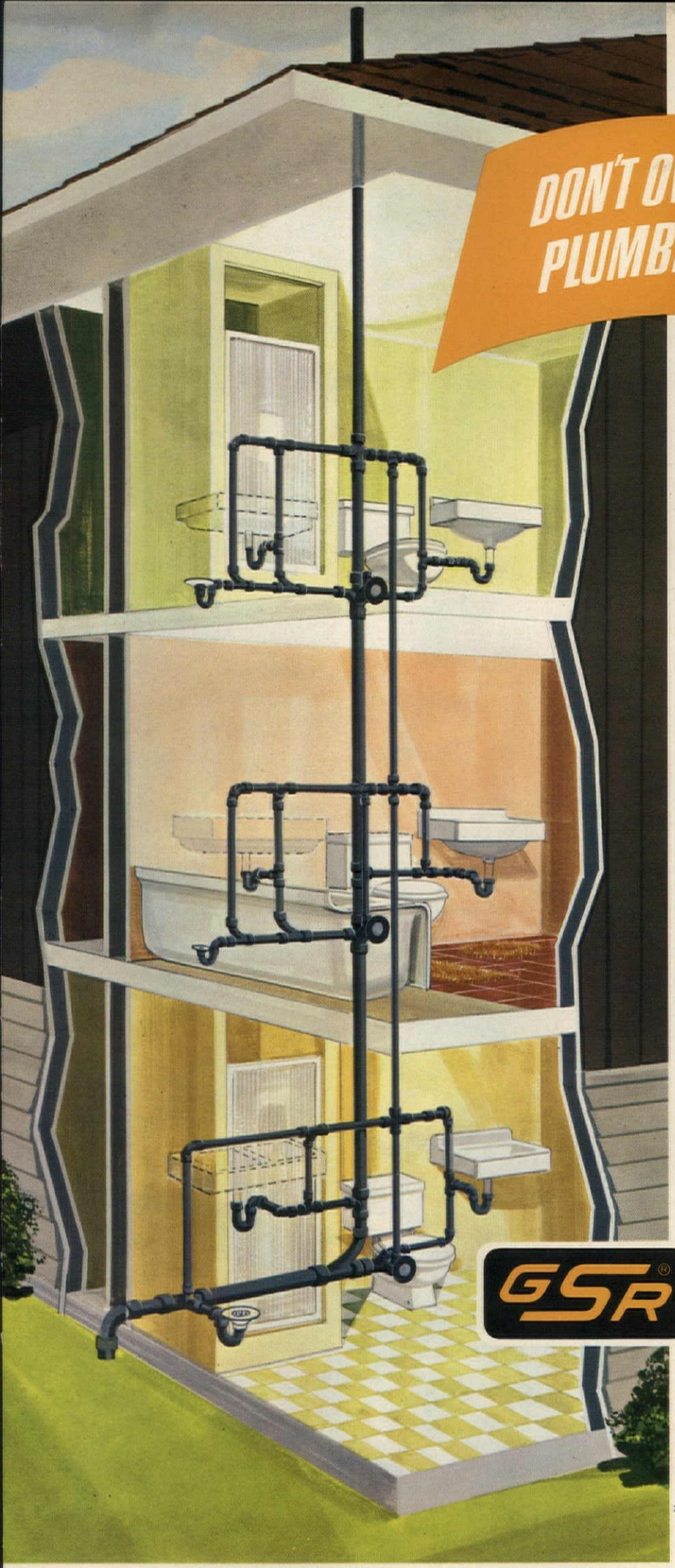
The reason, of course, is that housing is not like other products. Mobile homes excluded, housing becomes a permanent fixture on the landscape and a major influence on the social and economic character of a community. So the developer, even though he's an entrepreneur like the auto manufacturer and the food processor, arouses everyone's special concern.

In addition to the growing number of communities that want a total ban on further housing, people now want the developer's product tailored not just to meet their own needs, but to solve community problems. Unfortunately, when it comes to building for poor people, the developer's business breaks down. To sell or rent his product to someone who can't really afford it means giving it away for something less than what's required to produce a profit. There is a limit to how many times a businessman can do this and remain a businessman.

The only answer to cities and counties that insist on developers either building low-income housing or not building at all is to explain the economics of building and managing low-income housing.

Developers can go part way. They can design and build scatter-site low-income housing. They can try to market scatter-site low-income housing. They can even learn how to manage low-income housing. But producing low-income housing without public assistance is something developers cannot do. As long as we don't let our communities lose sight of that, we can work with them on the low-income problem. The housing business never will be like the old days again. But then, neither will the economic and social orders in the communities we serve.

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"Recent upheavals in the modular industry shouldn't blind us to basic realities . . . A lot of sound companies are getting the job done—and well"

A few years ago it was fashionable for established companies from many diverse fields to announce their entry into modular housing. This development brought a multitude of inexperienced and incompetent "experts" into the design, production and management areas of this new industry.

As was predicted by most knowledgeable observers, the inevitable shake-out has arrived, and it is now fashionable for these very same companies to announce their departures using various excuses to cover up their own inadequacies.

We also note that Wall Street is crying the blues over the demise of certain companies and the lack of success in the industry generally. What is left unsaid is that many of the public modular companies were creations of certain Wall Street opportunists in order to capitalize on the glamour of the modular image for their own short-range profits. Long term success was hardly to be expected from those companies where the main product appeared to be publicity releases. And predictably, it was those companies that were more concerned with publicity than tangible accomplishment that suffered the greatest losses.

As a result, a cloud of doubt is unfairly cast upon the validity of the total industry, and even the sound, efficient companies suffer by the association. Fortunately, however, the industry is *not* only made up of the few highly publicized failures. There are scores of modular housing companies, big and small, quietly getting the job done, going through the learning process and proving the validity of the concept.

Why the failures? One major repetitive deficiency appears most often, though certainly not in all cases:

The basic design concept of the housing unit did not adequately consider the necessary factors inherent in the factory production process to achieve satisfactory economic feasibility.

There were, of course, other important factors involved which I will cover. But in a majority of the failures, the ultimate collapse was predetermined by a product design which created extremely expensive and complicated production problems.

The initial design hurdle is basic and elementary, and it is surprising how many allegedly astute companies were caught in this trap. Also, in an effort to force the production line toward efficiency, these companies sometimes spent huge sums of money on unproven equipment whose faulty performance complicated the existing problems. However, no amount of production machinery or expertise can adequately compensate for an ill-considered design concept.

Additional requisites. Beyond the foregoing, it is also extremely important that the modular operation *not* only be concerned with the manufacturing of modules. It must be a fully integrated company with total and complete ability and control over design, engineering, project development and marketing. Such control is essential to production line efficiency and economic feasibility.

It is not that module sales to other builders and developers are not profitable, but it is illogical to expect that with such an uncertain market, one can maintain the required consistency and volume of design and production.

Another trap is the excessive dependence upon public housing and other various subsidized programs. While on the one hand, HUD publicly supports industrialized housing through Operation Breakthrough, the intolerable unnecessary delays, the petty red tape and the general bureaucratic nonsense make a factory operation geared to such programs an impossible task. Any modular marketing program must have balance and flexibility to guarantee continuity of the production line and site development.

It is also no secret that the political pressures of Operation Breakthrough forced certain operations prematurely into production before reasonable prototype development. Such pressures certainly contributed to hasty, erroneous decisions concerning design and plant equipment. Normal good business procedures were bypassed not only because of Breakthrough schedules, but also because the companies involved were anxious for the associated favorable publicity.

For the public company the excessive pressures from Wall Street for rapid growth and continually improved performance on a quarterly basis sometimes help create illogical decisions, which, under normal conditions, would not be good business. These extraordinary demands to serve the investment community in this fashion can ultimately work to a company's disadvantage and to the eventual eroding of its stock price. However, it frequently appears that Wall Street is primarily interested in short-term movement (in either direction) rather than in long-range growth.

It is therefore apparent that a public company, publicity oriented, heavily involved in public housing and an Operation Breakthrough participant, has some very big handicaps to overcome in order to survive. Some companies are doing the job and making progress. Others are obviously not.

A successful formula is no simple process. The industry is extremely complicated and requires a high degree of expertise in all the various disciplines.

It further must have an extraordinary management able to make decisions which adequately take all the complicated factors into proper consideration and balance. If one phase dominates, eg. design, marketing or production, the unique balance required can be destroyed.

Sufficient capital is also an essential ingredient to success. Money is the major raw material of the housing business and even more so in modular operations where investments must be made in front to pay future dividends. This capital-investment concept is foreign to the conventional housing industry and the banking community that serves housing. While money itself is no guaranty of success, the lack of sufficient capitalization and borrowing ability can be fatal even to the well-conceived efficient operation.

Modular housing is *not* some magic revolutionary process to create overnight low-cost shelter. It is *not* the answer to America's slum housing question where the problems are more social and political than physical. Modular housing *is* a more efficient way of building in what has been an evolutionary process toward greater factory finishing of housing components.

A promising future. Like sand castles being washed away by the incoming tide, poorly conceived modular housing companies will continue to disappear. The industry as a whole, however, will benefit by these experiences and will grow and flourish.

If allowed to progress on a normal course without artificial pressures and factors created by fast-buck artists, governmental policies and Wall Street shenanigans, in a few years modular housing can move into a very prominent position in the American housing industry.

JOSEPH C. GRASSO, EXECUTIVE VICE PRESIDENT, MODULAR HOUSING SYSTEMS INC., NORTHUMBERLAND, PA.

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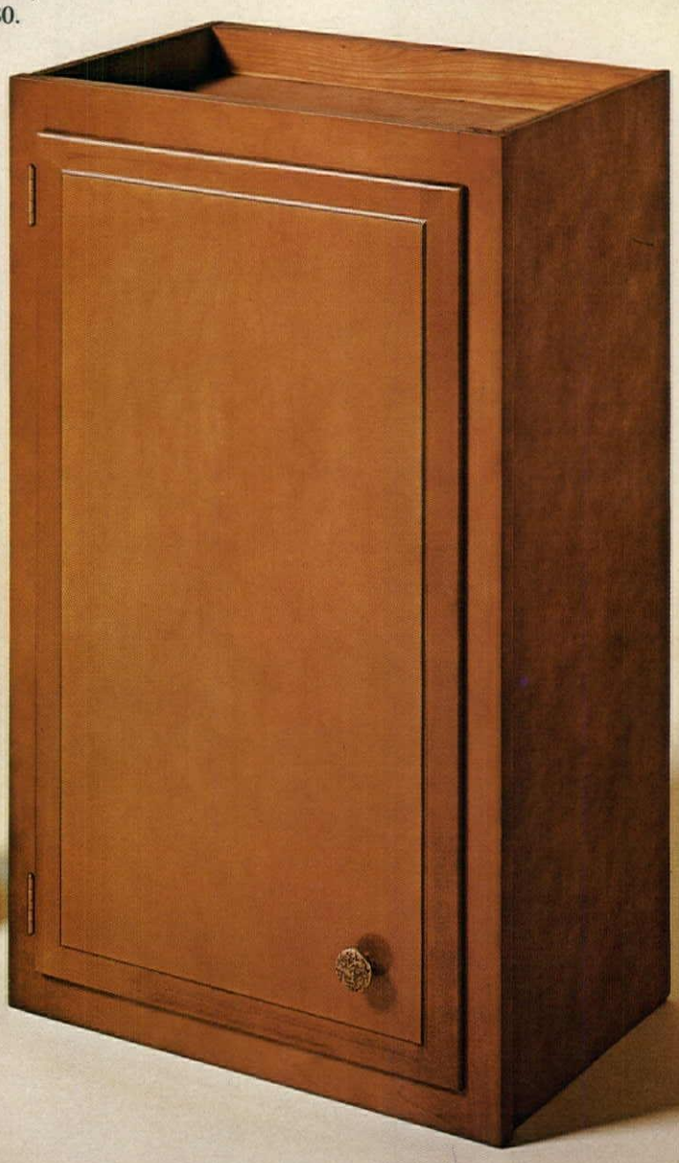


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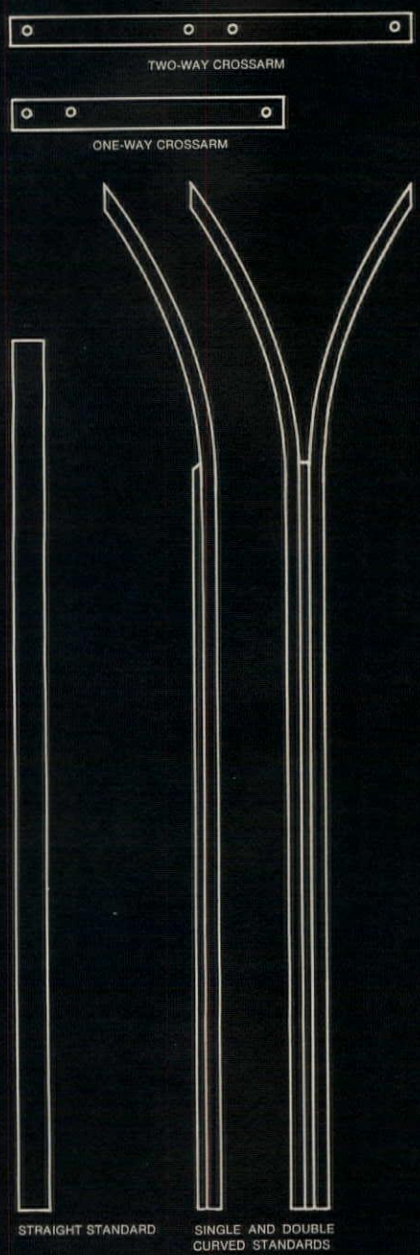
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JOE CLARK

"The FHA, now reeling under attack, could enjoy the rebirth of a phoenix"

There is a crisis at FHA—a crisis serious enough to jeopardize the agency's unsubsidized mortgage programs.

But it is too soon to give up. There is hope for FHA's regeneration in a little-known experiment launched in July.

Much of the crisis is highly visible. Applications for both house and multifamily mortgages have declined 40% in recent months. Processing in some of the busiest offices takes twice as long as it did last spring.

External pressures are equally visible. The 95% conventional loan and the conventional secondary markets cut into the agency's unsubsidized market. Criticism and publicity, much of it unfair, are forcing HUD to add stricter controls.

But the severest aspect of the crisis is largely out of sight. The highly trained people who had become masters of FHA's intricate regulations are now retiring. Too big a load is being thrown on inexperienced staffs.

These problems will remain as long as FHA continues in its present form.

But isn't a new form possible?

The model for a new form has been developed, and it is already on trial.

A stronger agency. If the new model succeeds, it will enable FHA to be at once a consumer protection agency and again the most effective tool the housing market has known. It will narrow the potential for abuses and scandals. It should largely eliminate the annual spring bottleneck in FHA processing. And it should cut routine processing time in half.

That's a large order. Let's see what we're talking about.

A new accelerated processing program (APP) is on trial in six HUD offices—Greensboro, N.C., Tampa, Cleveland, Fort Worth, Denver and Sacramento. The program is as yet limited to section 203b house mortgages, which are unsubsidized. The six-month test run has begun in most of these offices.

This trial procedure allows the FHA-approved lender to take over many functions formerly performed by the local insuring office. The mortgagee takes responsibility for underwriting the applicant's credit—within, of course, HUD's guidelines and with the use of HUD-approved credit-reporting agencies. The mortgagee also obtains the appraisal, although HUD will assign the appraiser.

An applicant who is clearly qualified will be processed by the mortgagee up to the point of firm commitment. No lender may directly reject an applicant, nor will the lender issue the firm commitment. This is done by HUD after review of the mortgage credit submission.

The mortgagees' staffs must take special training to participate in the program. At first, HUD will screen all cases. This will diminish gradually until no more than 25% of the cases are monitored, depending on how well each lender is performing.

Lenders will be held accountable for decisions. Recurring errors will be grounds for withdrawing eligibility for participation. And there will be the standard penalty of loss of FHA-approved status for deliberate falsification.

Program's advantages. There are a number of built-in efficiencies in this new program. It consolidates in one place functions that used to be divided between mortgagee and insuring office. It puts the incentives of private enterprise behind fast, efficient processing. It eliminates the federal budget's constraint on hiring enough staff for FHA loads. (FHA's dilemma has been that its fees go into the Treasury's general fund while its budgets are appropriated by Congress, so that there is no direct relation between its budget and its workload.)

Once rid of its mass of clerical detail, the FHA will be free to become a consumer protection agency, a role now strongly urged upon it. Such an agency can guard against consumer abuses and execute its social-purpose mandates with better effect.

Mortgage bankers' role. There is an interesting history behind the APP effort. In the late 1950s when housing credit was scarce in rural areas and small-town banks were reluctant to make FHA loans, there was a certified agency program (CAP). It let lenders do most FHA processing.

In 1971 when FHA Commissioner Eugene Gulledge was becoming aware of his nationwide personnel drain, he talked with a committee of the Mortgage Bankers Assn. Harking back to the CAP procedure, he suggested that something similiar be devised for standard FHA operations. A study committee from the MBA worked with HUD on the proposals that eventually became the program now under trial.

If the trial in the six offices is a success, and I'm convinced it will be, APP should eventually be extended to the other HUD offices. But reform need not stop there. HUD's officials and mortgage bankers have also been discussing a similar trial program for the unsubsidized multifamily sector, and that will probably be initiated soon. There is no reason why APP procedures should not eventually be extended into the subsidized programs, given proper guidelines and adequate monitoring. Freed of the processing load, HUD could concentrate on the counseling and protection of low-income buyers.

This whole approach is, really, a close approximation of the way casualty insurance is written. The agent underwrites the risk, subject to the insurer's approval.

The program is a reminder that FHA is, before all else, an insurer, the largest insurance company of all. The approved mortgagee, in addition to his lending responsibilities, is FHA's authorized agent.

That agent ought to have full underwriting responsibility. He should be responsible for all of the FHA loan's processing. That would include issuance of the commitment (or the rejection for flatly unqualified buyers) and, ultimately, the insurance certificate. This, of course, would require that HUD develop appropriate controls.

And all this is assuming the Administration wants to preserve the FHA.

Pitfalls. Are there no problems in the new approach?

Of course there are. Some temptations are built in. The mortgage lender will sit in judgment on the customers of his customers. There will be pressures to be liberal in evaluating one marginal applicant for the sake of the nine good applicants a particular builder or broker generates. But there will also be strong counterpressures. A mortgage banker, for example, risks his livelihood if he loses his FHA approval.

Indeed, the temptations are not really as great nor the potentials for conflict of interest as numerous as in the securities business. Yet, since the establishment of the Securities and Exchange Commission, there has been a high level of consumer protection in that business in which there is such enormous room for discretion.

In the last analysis then, the type of program we are talking about, in which underwriting responsibilities will be delegated to lenders, can be just as successful as HUD wishes it to be. If the department will be as vigilant in monitoring its industry as the SEC, as firm-willed in enforcing penalties, it can have both an efficient and trouble-free FHA.

SIDNEY KAYE, EXECUTIVE VICE PRESIDENT, ADVANCE MORTGAGE CORP., DETROIT

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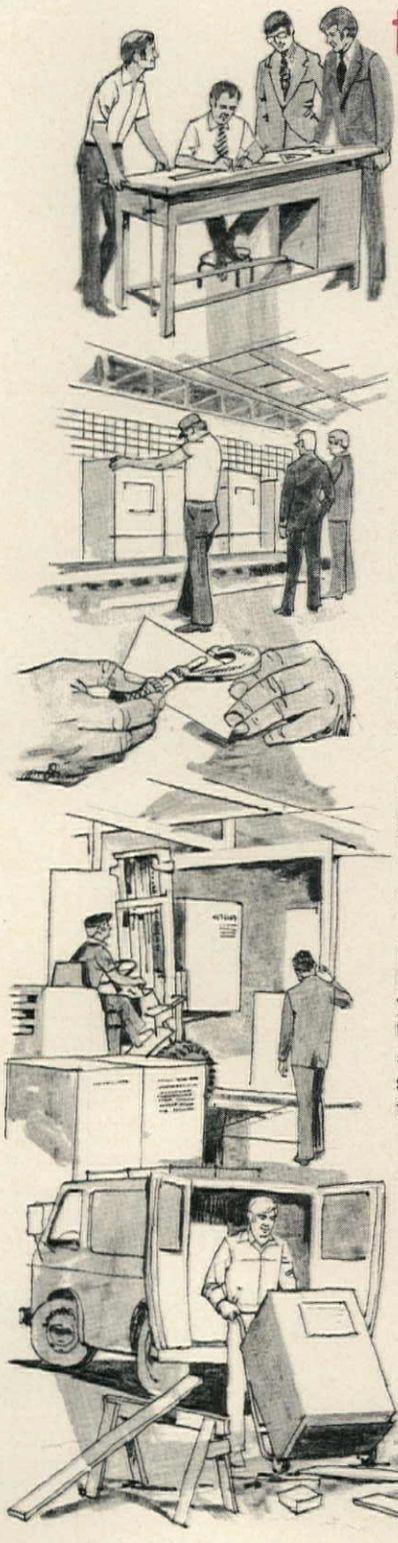
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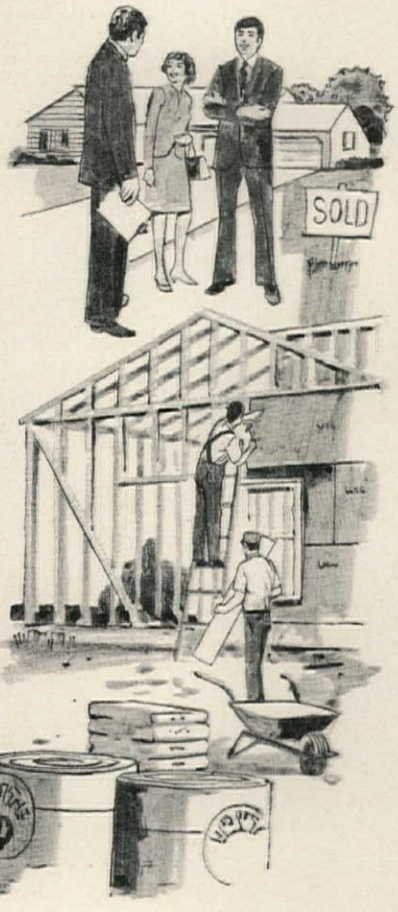
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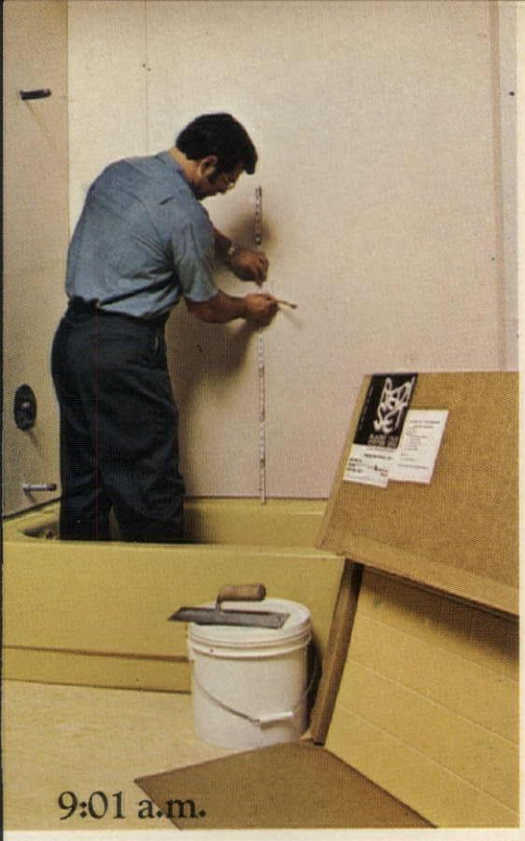
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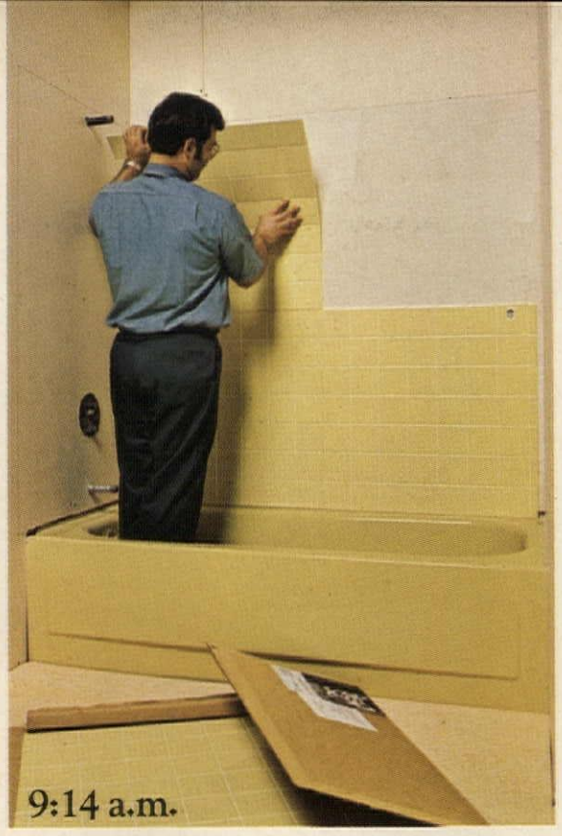


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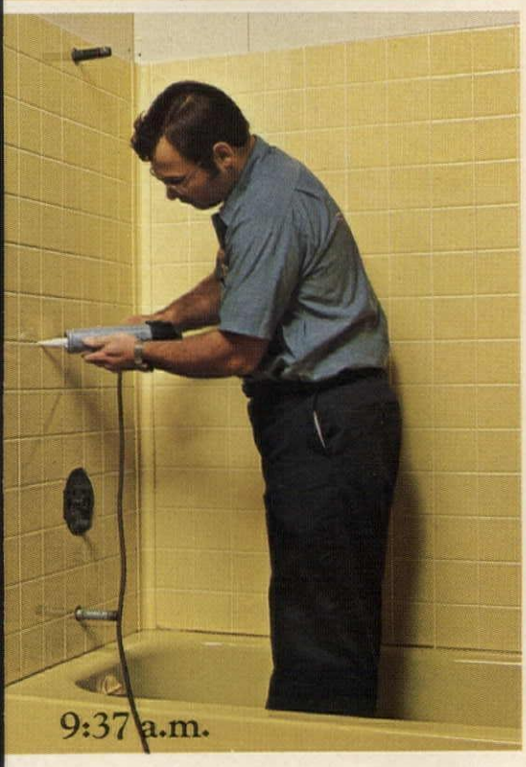
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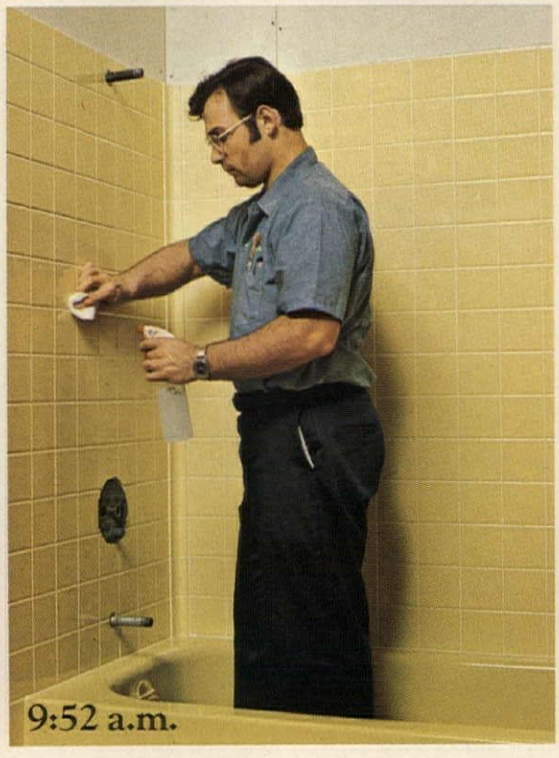
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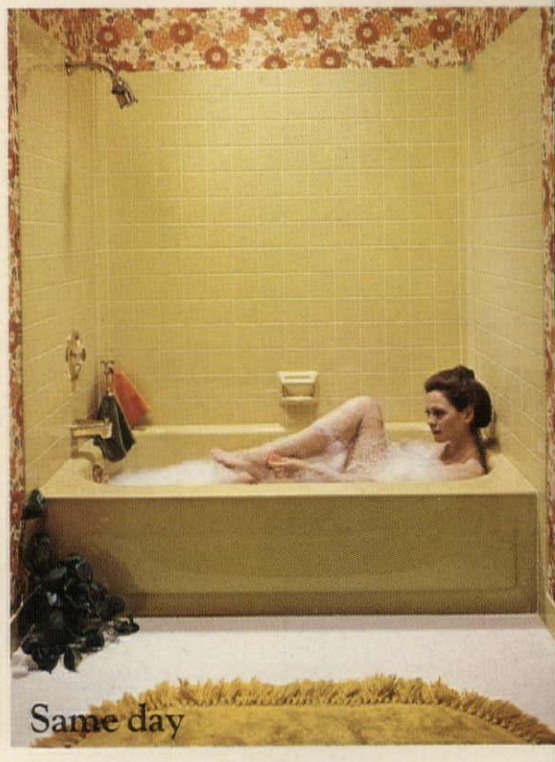












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"View orientation can enhance the value of a subdivision . . . But many developers aren't cashing in on the full potential of their surroundings"

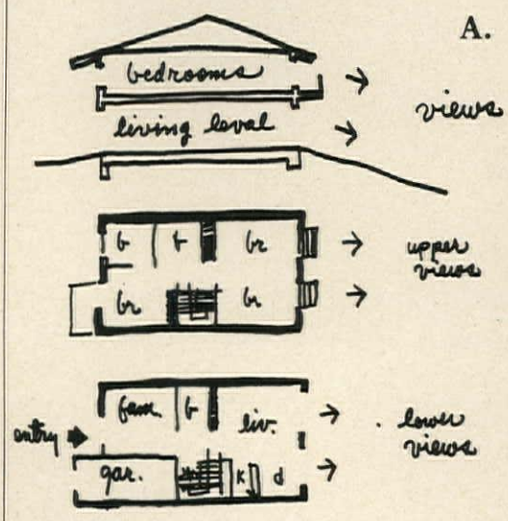
Millions of dollars are spent every year on such man-made amenities as golf courses, lakes, ski slopes and yacht harbors. Yet in many cases the developer is not taking full advantage of views of these costly amenities that he could provide from his homes. In addition, many sites already have features such as city sights, natural lakes, valleys, oak-studded hillsides or an ocean beach, all of which should be considered for view exploitation.

The number of houses and number of rooms that look out on such views will make a great difference not only in the value of the individual homes but in that of the overall development as well.

What then can be done to maximize view potential? There are two very simple means by which this can be achieved. One, increase the number of houses that front on a view and two, multiply the number of rooms that overlook this view. Obviously there may be times when view is not wanted from certain rooms—a cozy den for example. But apart from such instances, the view potential usually is not exploited to the degree it could be.

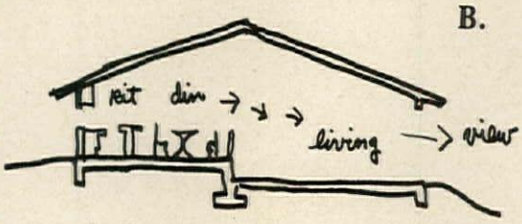
One obvious way to maximize view is to build two-story houses rather than single-story detached houses. If the minimum width of the house is about 24', five rooms can get view exposure *(Figure A)*.

A.



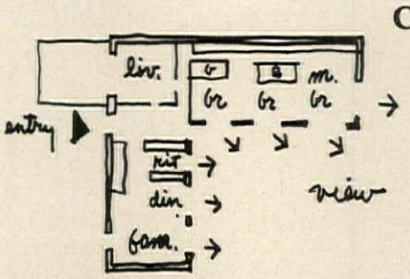
Where a two-story house is not marketable (if the market is elderly families, for example), a one-story house can be modified by lowering the rooms near the view several feet. Those areas to the rear of the view-oriented rooms will be able to share the view. A good example of this is a dining area overlooking the living room *(Figure B)*.

B.



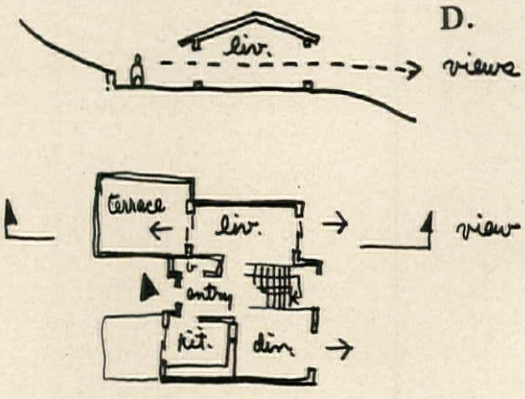
Another way is to maximize the wall area on the view side without widening the house appreciably. The L-shaped plan accomplishes this with ease. In this plan using an open kitchen, six rooms are exposed to the view with the end master bedroom having views from two sides of the room *(Figure C)*.

C.



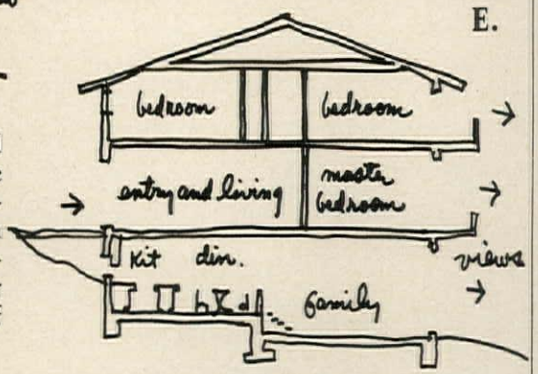
Another way to intensify the awareness of a view is to provide dual orientation for a major area of the house (for example, the living room) so that one can see through the house from a rear terrace. This also gives the room greater interest since it has two different and counter-balancing orientations from within *(Figure D)*

D.



When land is extremely expensive and the views are exceptionally important, conditions may warrant going to a narrow tri-level house. Obviously this allows most major rooms to overlook the view. But more importantly, about eight houses can be oriented to the view, whereas with the typical two-story plan only five houses could be so-oriented on the same amount of land. If this idea is combined with the drop-level living area in Figure B, we can see how various concepts can be combined to achieve maximum views *(Figure E)*. Thus

E.



we were able to aim two bedrooms, kitchen, dining and family room toward the view.

The architect or marketing consultant may not always feel it is necessary to get as many houses and rooms as possible oriented to a view. But one should realize what the potential is. We are fully aware of how much a lot fronting on a golf course is worth as compared to a lot at the back of a subdivision. So view potential and view actually realized by residents of a house must mean substantially greater values to everyone concerned.

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Formula for failure: Stick with the same old marketing strategy when you switch from rental apartments to condominium apartments

If there was a magic word on the housing scene this year, it was condominium. But now some of the magic is vanishing. The bloom is off the rose for a number of reasons.

First of all, the housing industry has always tended to oversell itself on new ideas.

Second, there are signs of overbuilding in some areas—on the Florida Gold Coast, for example.

Third, the SEC has tossed a minor monkey wrench into the works by requiring a full-disclosure prospectus on every condominium that's sold as a second-home investment [NEWS, July].

Fourth, and perhaps foremost, many builders who have decided to go the condominium route—either by developing new condominium projects or by converting sick rental projects to condominiums—haven't made it. And in many cases it's because they failed to make changes in their marketing strategy.

Because of the basic physical similarity between rental and condominium apartments, there's an alarming tendency to overlook the vast difference between the two markets. It's one thing to sign a six-month lease and put down a $150 deposit; it's quite another to make the long-range commitment that goes with buying a new home—even one that's as modestly priced as some condominium apartments.

So if you're a rental-apartment builder switching to condominiums, you'll be wise to review your whole marketing approach—meaning not just your merchandising but also the basic ingredients of your product. Items:

Consider your location. You can rent apartments in some pretty scruffy neighborhoods if you shut out the surroundings and orient a project inward to its own environment. But as homebuilders learned long ago, the first consideration of someone actually buying a house is the quality of the neighborhood. And the same is true of apartment buyers.

Consider your project's amenities—recreational facilities, for example, and landscaping of common areas. Like the apartment renter, the condominium buyer appreciates—and even demands—such amenities. But he's also concerned about how easy they are to maintain because he knows he will share that responsibility as a member of a homeowners' association. In fact, property management may soon be more of a problem in condominiums than in rental housing because buyers, unlike renters, have a vested interest in the project.

Consider the apartments themselves. Floor plans of rental and condominium units may not differ. But your condominium buyers are more apt to look for quality in materials and equipment. They'll want better sound deadening between units, better kitchen appliances and better carpeting, for example. And while it makes sense to paint all walls a standard off-white in rental apartments, you'll probably have to give condominium buyers a choice of colors and wallpaper.

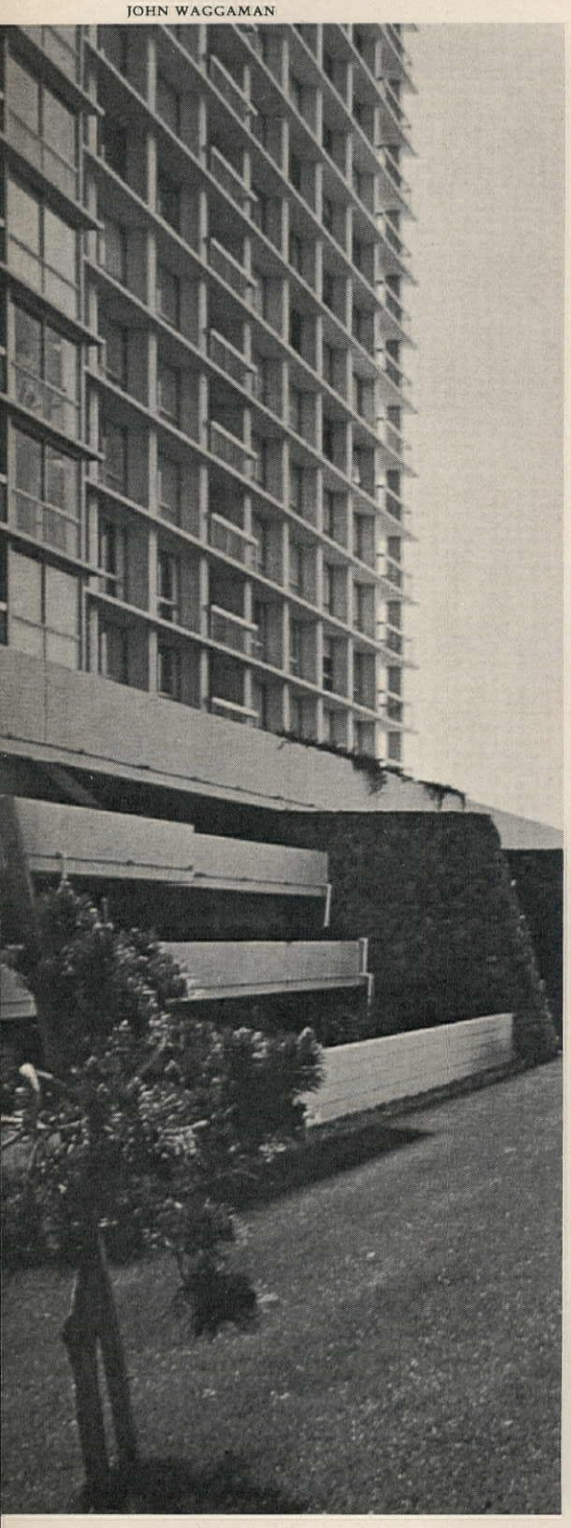
Comes the final problem: selling the units. And that's one you can't palm off on a few extra hands from your rental division. A good project manager can rent out an apartment project. But selling out a condominium project requires salesmen—men and women who know how to show a model, how to qualify prospects, how to arrange financing and how to explain the workings of condominium ownership.

In a word, then, if you're marketing condominium apartments, you have a lot more in common with builders who sell houses than with those who rent apartments.

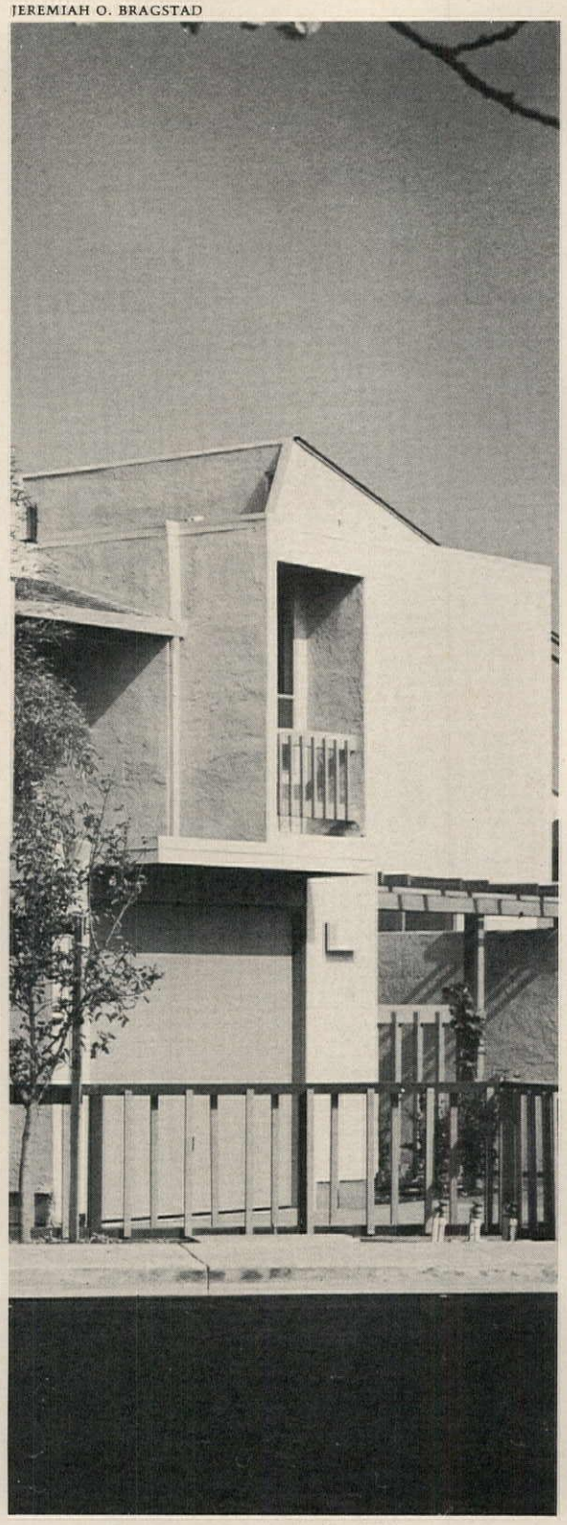
JOHN F. GOLDSMITH

CIRCLE 76 ON READER SERVICE CARD

JOHN WAGGAMAN



JEREMIAH O. BRAGSTAD

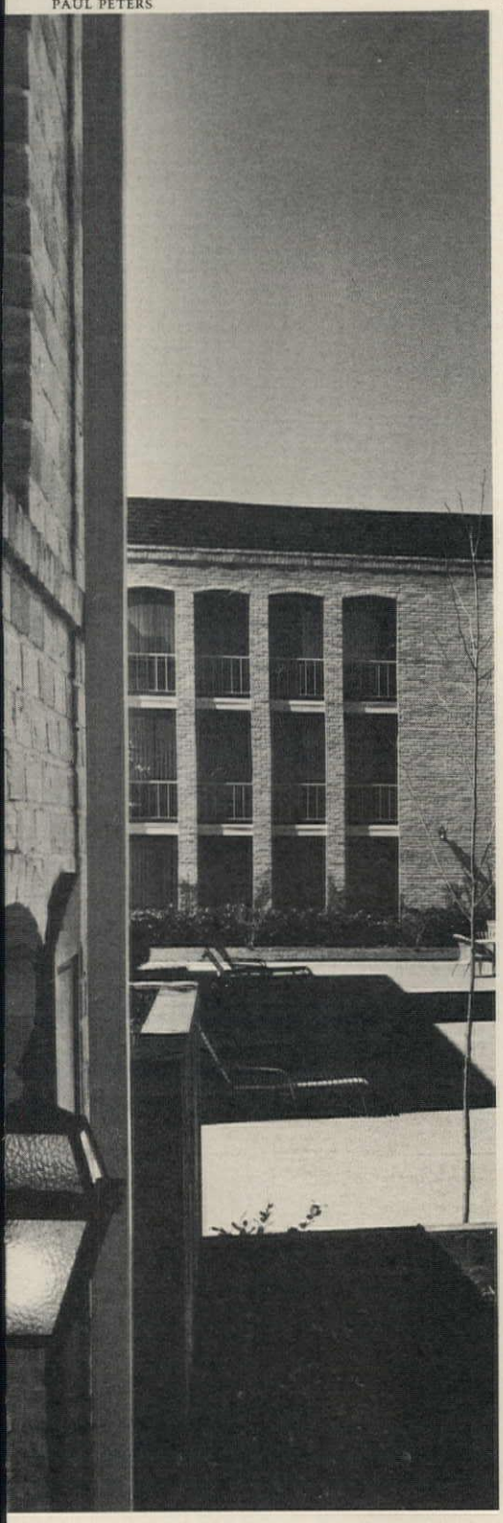


THE HAGUE STUDIO



From towers to townhouses: how to make it big in the wider-than-ever multifamily market

PAUL PETERS



IRVING FIELD



JOSHUA FREIWALD



Maybe you don't appreciate just how wide this market has become. What's loosely called multifamily housing now includes everything from towers to townhouses, from rental efficiencies to four-bedroom condominiums, from in-city apartments to resort homes. And buyers and/or renters range all the way from young, single swingers to mature couples with children.

So the successful multifamily developer is the developer who, first of all, can identify his market and, second, knows how to create exactly what this market wants.

That formula may sound elementary. But ignoring it is the main reason why a lot of developers go bust. Conversely, following the formula to the letter is the first step toward creating successful multifamily projects like the six shown on the following 22 pages.

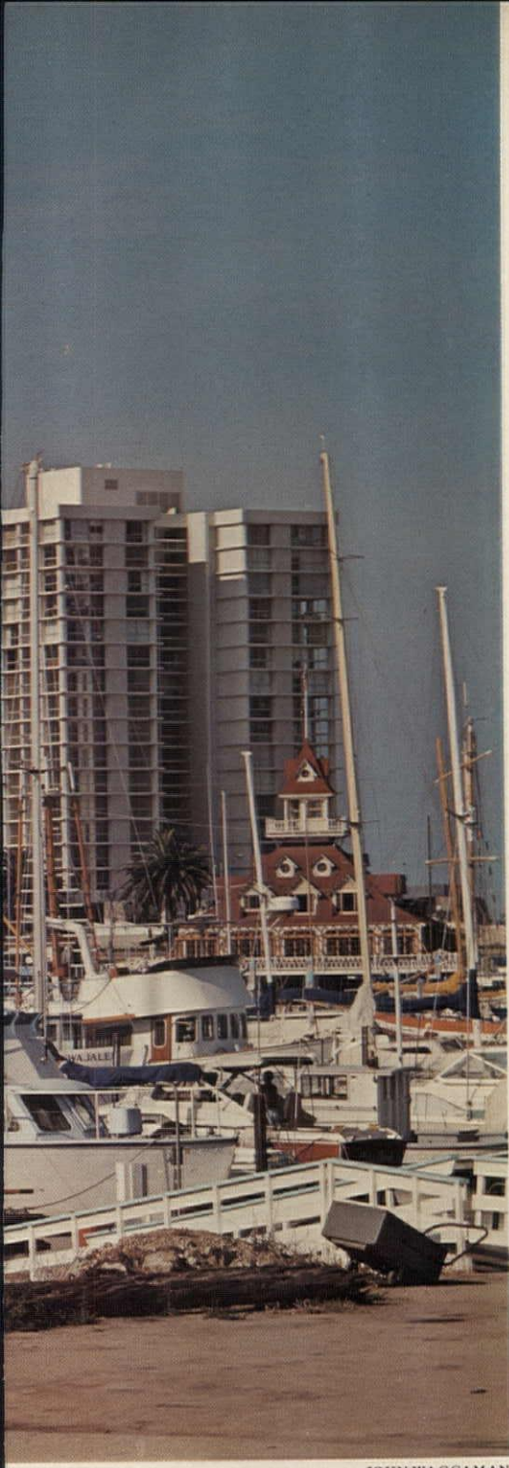


For well-heeled empty nesters: high-rise condominiums on a choice waterfront site

Does high-rise construction necessarily play havoc with a waterfront site? Not necessarily, as this project in Coronado, Calif., shows.

By building 15-story towers instead of medium-rise apartments, the developer, Loews/Snyder, saved 75% of the 35-acre site for recreation and landscaping and also provided a waterfront view for each of the 1,440 condominium units.

So it's not surprising that Coronado Shores—designed for affluent retirees and second-home buyers—is a sales success. Just two years after groundbreaking, the first two towers are built, sold out and occupied; occupancy of a third is to start this month; and a fourth is under way. In all, the master plan *(page 82)*, by architect Krisel/Shapiro & Associates, calls for ten towers, each to



JOHN WAGGAMAN



GEORGE R. SZANIK

Historic site of Coronado Shores *(below)* was the locale of Tent City, a popular summer resort for California vacationers from 1902 to 1940. In the background is the landmark Hotel del Coronado which still stands and can be seen from the apartment living room at right. At left: view of Coronado Shores from Glorietta Bay marina on the mainland.



TITLE INSURANCE AND TRUST CO.

contain 135 to 150 studio, one-, two- and three-bedroom units. Prices range from $33,000 to $98,900.

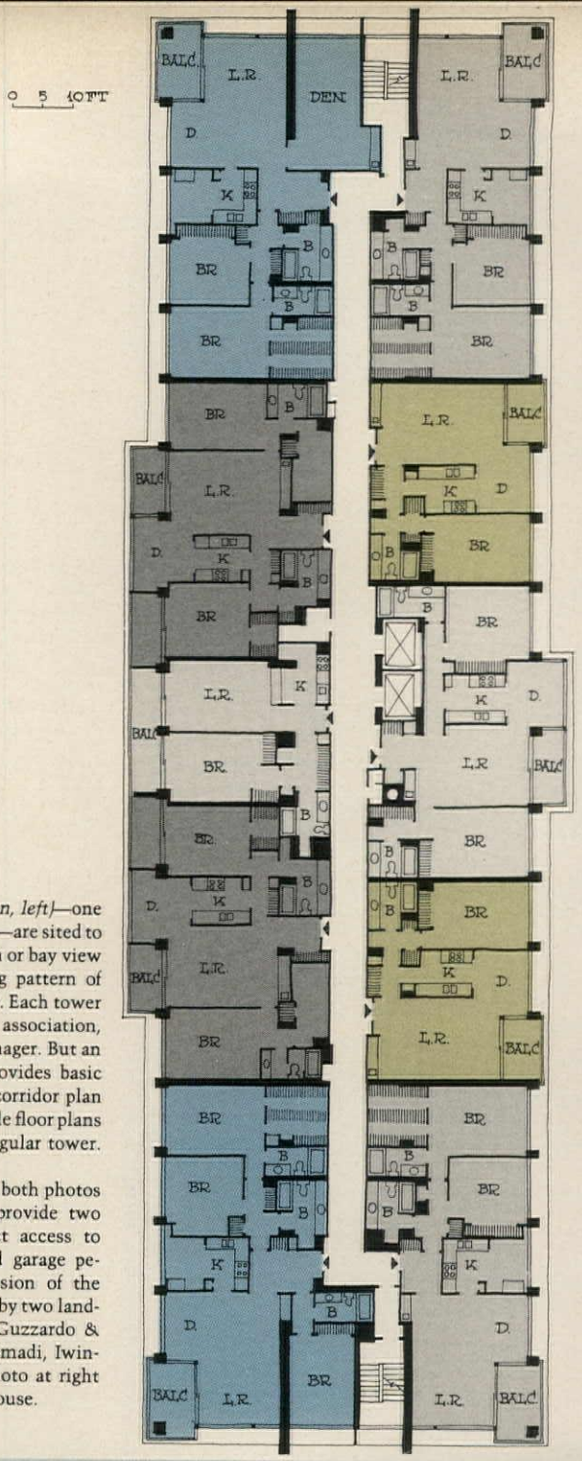
What is surprising is that the site had not been destined for such aesthetically compatible development when a pair of joint-venturers—builder Jerome Snyder and Loews Corp.—took it on in 1969. Its history tells why.

Coronado is an island, just a few minutes by bridge from San Diego. The project itself is at Silver Strand, a quarter-mile-wide sliver of land between the Pacific Ocean and San Diego Bay. It includes a half-mile of prime ocean frontage—one of only two private beaches on the Strand. From 1902 to 1940 the site was a summer resort of gaily striped tents and cabanas *(photo, above)*. Following World War II, it fell into disuse and, after many ownership changes, was rezoned R-6 to permit a major apartment project that never got off the ground. R-6 zoning allowed a low- and mid-rise complex with roughly 3,000 units. But the buildings would have covered 87% of the land. And that kind of development didn't sit well with Loews/Snyder because, says Jerry Snyder, it would have created "a walled-in city with few waterfront views and a minimum of open space." Hence the decision, obviously pleasing to city officials, to go high-rise at less than half the allowable density.

Marketing has been concentrated in relatively low-key advertising in California newspapers and regional magazines. But for deeper penetration of the affluent market, Loews/Snyder added the *Wall Street Journal, Fortune, Phoenix* magazine and two airline publications *(PSA Flightime* and *American Way)*. The bulk of the buyers have come from the Los Angeles-San Diego area, the others from 25 states, Mexico, Germany and the Phillipines. Included are wealthy senior citizens, professionals, business and industrial executives and retired naval officers.

One effective aid to marketing has been a leasing program that provides financial leverage for the second-home buyer. The plan lets buyers rent out their apartments, with all details being handled by the developer's staff. Although the program is relatively new, over 50 rentals were negotiated this summer. Rentals: from $800 to $1,800 per month for one to three months.





Two tower types *(master plan, left)*—one rectangular, the other square—are sited to give each apartment an ocean or bay view and to provide a continuing pattern of vistas throughout the project. Each tower has its own homeowners association, which hires the building manager. But an affiliate of the developer provides basic management services. The corridor plan at right shows the ten available floor plans on a typical floor in a rectangular tower.

Broad tower bases, shown in both photos below, are garages, which provide two levels of parking and direct access to apartments. Planters around garage perimeters are a visual extension of the ground landscaping designed by two landscape architects—Anthony Guzzardo & Associates and Wimmer, Yamadi, Iwinaga. Building in center of photo at right is project's first adult clubhouse.

PHOTOS: JOHN WAGGAMAN



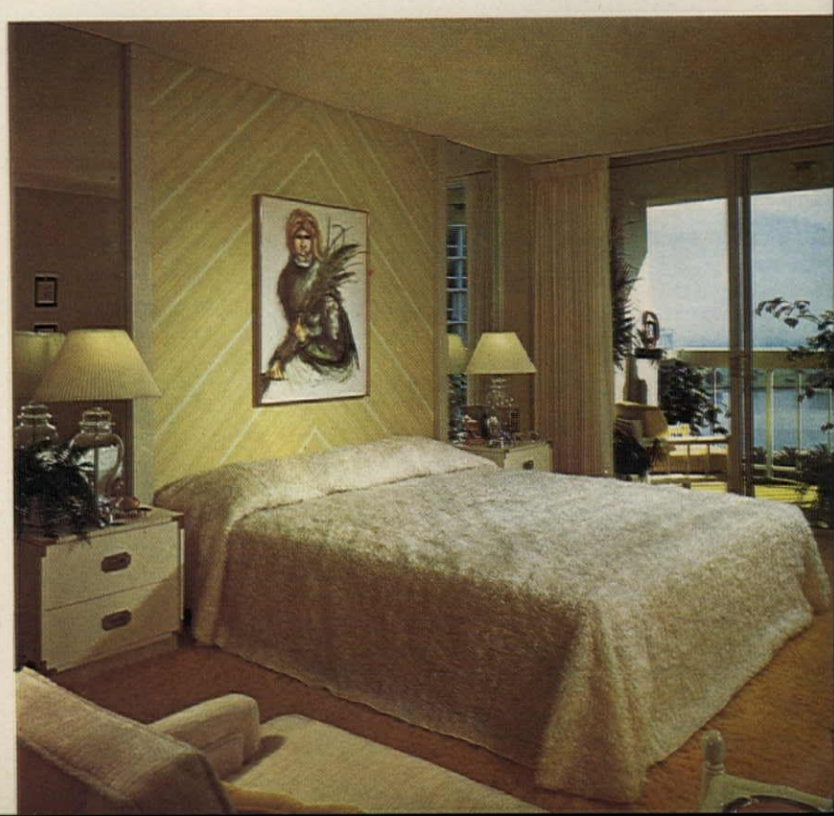






PHOTOS: GEORGE R. SZANIK

Model-apartment interiors are decorated in a bright, but subdued manner to reflect the relaxed, yet elegant, life-style of the market. *(For more Coronado Shores interiors—all by Carole Eichen—see* HOUSE & HOME, *July.)*



Children's recreation center *(below)*, located on the first floor of the third tower built, serves both resident and visiting youngsters. Equipment includes pool tables, monkey ladders and a juke box.



Adult clubhouse *(below)*, first of two planned for Coronado Shores, is equipped with a kitchen, showers and a bar. The 3,500-sq.-ft. building is big enough to handle private parties of up to 500 persons.







Stone seawall *(above)*, a $500,000-construction job, forms and shapes the beach, which was showing signs of erosion. Some 10,000 stones, weighing up to ten tons, were brought in from a nearby quarry.

Monolith sculptures *(above)* offer sand-free places for sunbathing. Nearby clubhouse, at top of stairs, was designed to echo the Victorian architecture of the Hotel del Coronado *(page 81)*.

Freeform swimming pool *(right)*, on oceanfront, is one of two already open *(aerial view, page 82)*. Other amenities include eight tennis courts shown in master plan on page 82.



PHOTOS: JOHN WAGGAMAN



DEL CARLO

For buyers who want the best of two worlds: pinwheel fourplexes that live like detached houses

"a suburban lifestyle without suburban hassles." That, says builder Don Bahl, is what a lot of young, childless couples want in Sunnyvale, Calif. And that, he adds, is what they get at Bahl Cluster Homes.

Bahl's architect, Jones & Hom, designed the fourplex project to provide the following:

• Privacy on small lots (density is 12 units per acre). The fourplexes are arranged in a pinwheel pattern *(site plan, opposite page)* so that no windows look directly into neighbors' yards. Windows and doors are partly screened from neighbors by fin walls *(photo, opposite page)*. And gardens are enclosed by high walls or fences. The pinwheel arrangement also makes it easier to enter driveways from the oneway loop streets.

• Variety. Buyers have a choice of three elevations and four floor plans ranging from 1,163 to 1,529 sq. ft. Prices average $31,000.

• Minimal gardening. The walled patios are large enough for comfortable outdoor living—some buyers have put in swimming pools—but small enough for easy upkeep.

Bahl started selling last March, has sold 63 units and eventually plans to build more than 200. His financing—conventional mortgages at 5% down—is a strong sales point with his buyers, most of whom are former tenants of high-rent apartments.

Although the buyers are young (average age: 27), their incomes are high (average $27,180) because both husbands and wives work. But their savings are slim because they haven't worked long enough to amass much capital. For the most part they are leisure oriented couples, who want to avoid time-consuming home maintenance but realize economic advantages of home ownership.

Oddly enough, however, Bahl's buyers are not a homogeneous group. Both their occupations and their leisure interests vary widely, and most of their friends come from outside the project. So, Bahl notes, there's no need for community recreational facilities that promote social mixing.

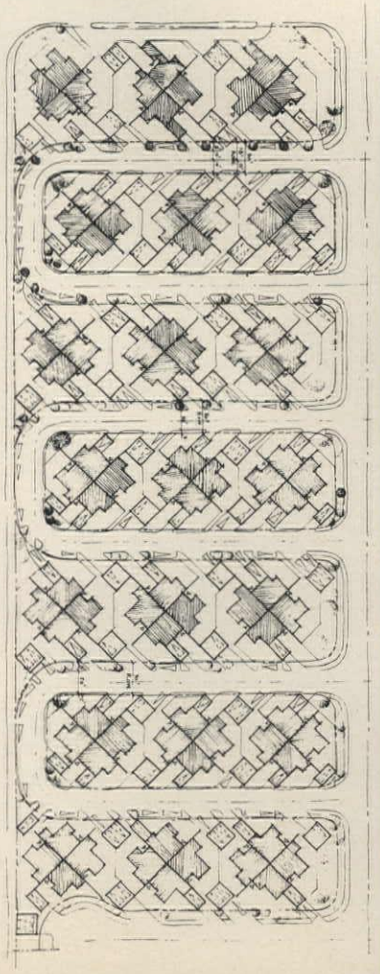
Shortly after he opened, Bahl got a clue to zeroing in on prospective buyers. He noticed that shoppers were driving up in sports cars and imported compacts—"but not new ones," he says. "They didn't seem to want to tie up that much cash."

So he got a copy of the county motor vehicle registry, which also tells whether a car owner rents or owns a home, and pitched a direct-mail campaign at apartment dwellers who owned two- and three-year-old Volkswagens, Mustangs, etc.

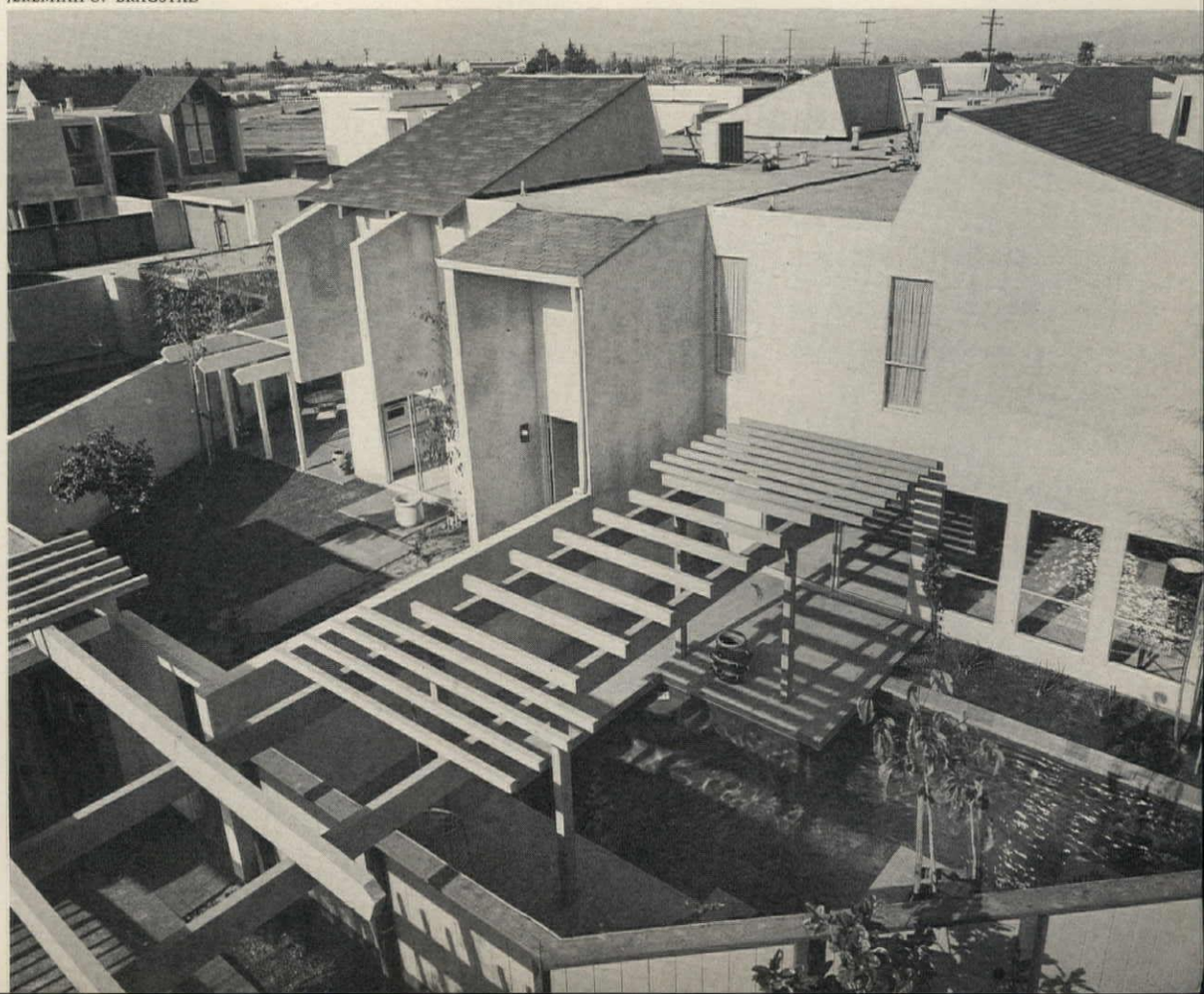
Pinwheel fourplex arrangement *(below)* simplifies access to garages by putting driveways at shallow angle to one-way loop streets.

Variety of elevations and roof lines makes for visual interest in the typical street-scapes shown above and on the facing page.

Outdoor privacy *(below)* was assured with high patio walls and fin walls to keep windows from looking down into neighboring patio.

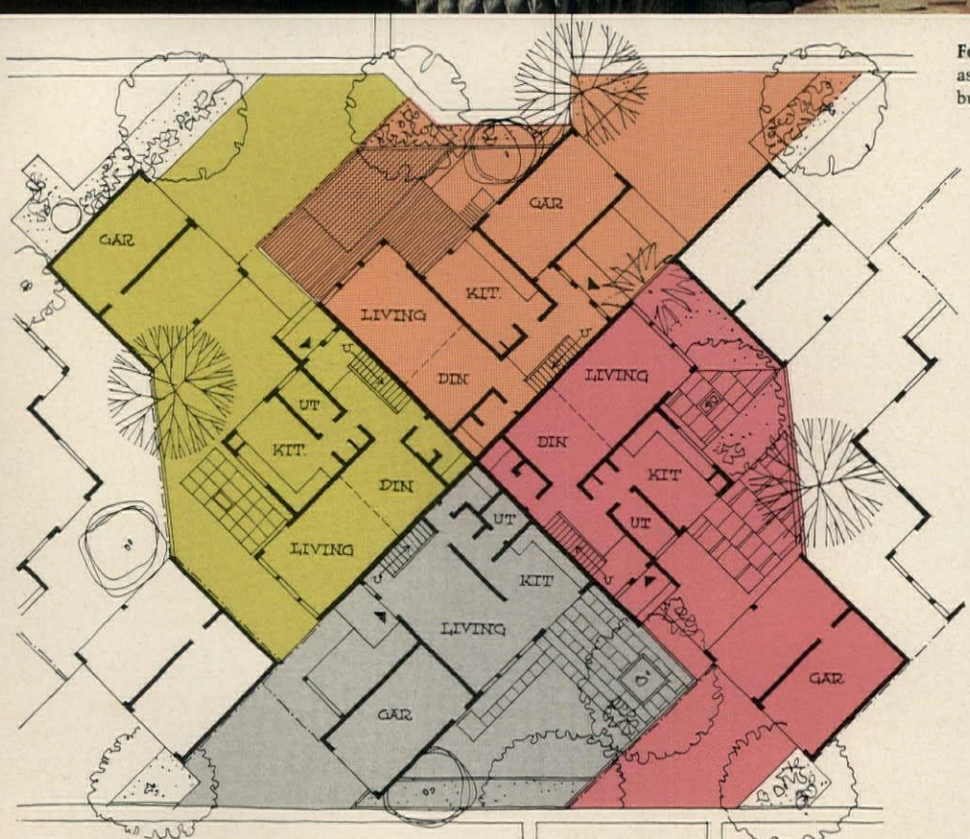


JEREMIAH O. BRAGSTAD

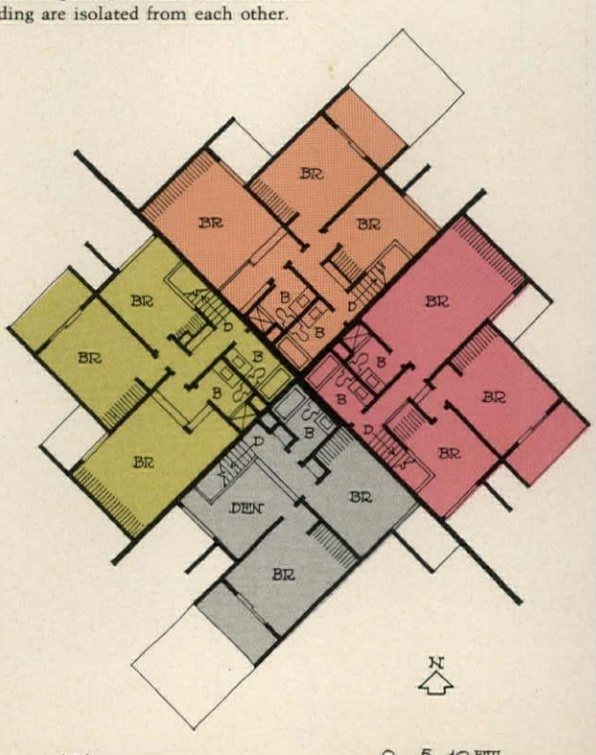


DEL CARLO

Fourplex plan *(below)* shows how entries, as well as patios, of units in the same building are isolated from each other.

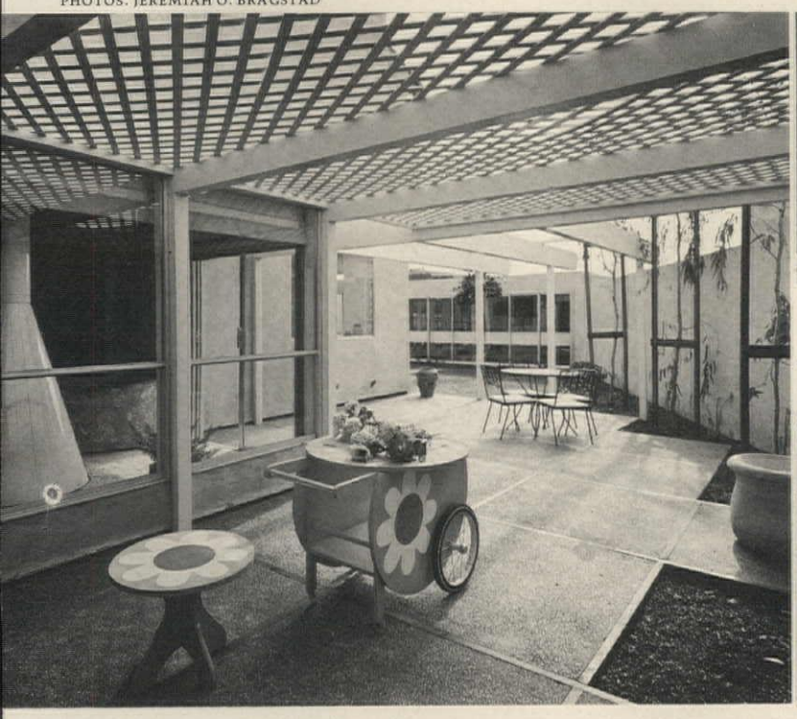


FIRST FLOOR



SECOND FLOOR

PHOTOS: JEREMIAH O. BRAGSTAD





Partly-trellised patio *(above)* opens off living area *(above right)*.

DEL CARLO



Swimming pools *(below and right)* are installed in patios by many buyers through arrangements with an outside contractor. Average installed cost: $4,200.



For couples who don't aim to stay put:

a western-style rental project

in an eastern state capital

"Good architecture, no matter what its style, will go anywhere in the country."

With that philosophy, Colburn A. Jones decided to develop a California-style project in Albany, N.Y. Now he says he can't build fast enough to meet the demand for his rental apartments. Scheduled for completion next February, the project, called Woodlake, will have 568 units at rentals ranging from $175 to $290. So far, Jones has built 310 and has rented 380.

"The key to our success is not necessarily California design," says Jones, who is president of Heritage State Ltd. "I think we could have gotten the same result with authentic Early American or authentic Spanish Colonial."

His reasoning: "In today's mobile society, our tenants come from all over the country. They've been exposed to all kinds of architecture, and they can tell the good from the bad, no matter what its label."

But, Jones adds, any would-be emulator of Woodlake should note three important qualifications.

The first qualification is that apartment renters, unlike homebuyers, face no potential resale problem. Says Jones: "Our people are attracted by Woodlake's novelty. But a lot of them would think twice about buying a contemporary house in an area where most homes are traditional."

The second qualification concerns Albany itself. As the seat of possibly the most centralized state government in the country—"a junior Washington, D.C.," Jones calls it—Albany has large numbers of highly paid state functionaries, including many physicians employed at a state medical center.

"They're a rather special breed," says Jones. "They are always expecting better job offers from other state governments, so they don't want to put down roots. They consider themselves mobile although, in actual fact, most of them are not."

The third qualification is Woodlake's location—within a few miles of a state university, the state office building and a General Electric plant in Schenectady. So there's a vast reservoir of well-paid prospects. Woodlake's tenants have incomes averaging close to $20,000. They are young—75% under 45 and 50% under 30—and few of them have children.

While Woodlake's location is a marketing asset, the raw site—46 acres of swamp and dumping ground—was a problem. The solution: a land plan *(opposite)* designed around a meandering, man-made lake that not only transforms the character of the site but also serves as a catch basin for drainage.

Apartments are clustered around parking courts *(page 92)* served by a perimeter road. Paths leading from the apartments to a swimming pool *(page 93)* and recreational facilities are isolated from traffic.

The problem-solving plan was a joint effort by a trio of San Franciscans—architects Donald Sandy Jr. and James A. Babcock and land planner/landscape architect Anthony M. Guzzardo.

PHOTOS: THE HAGUE STUDIO



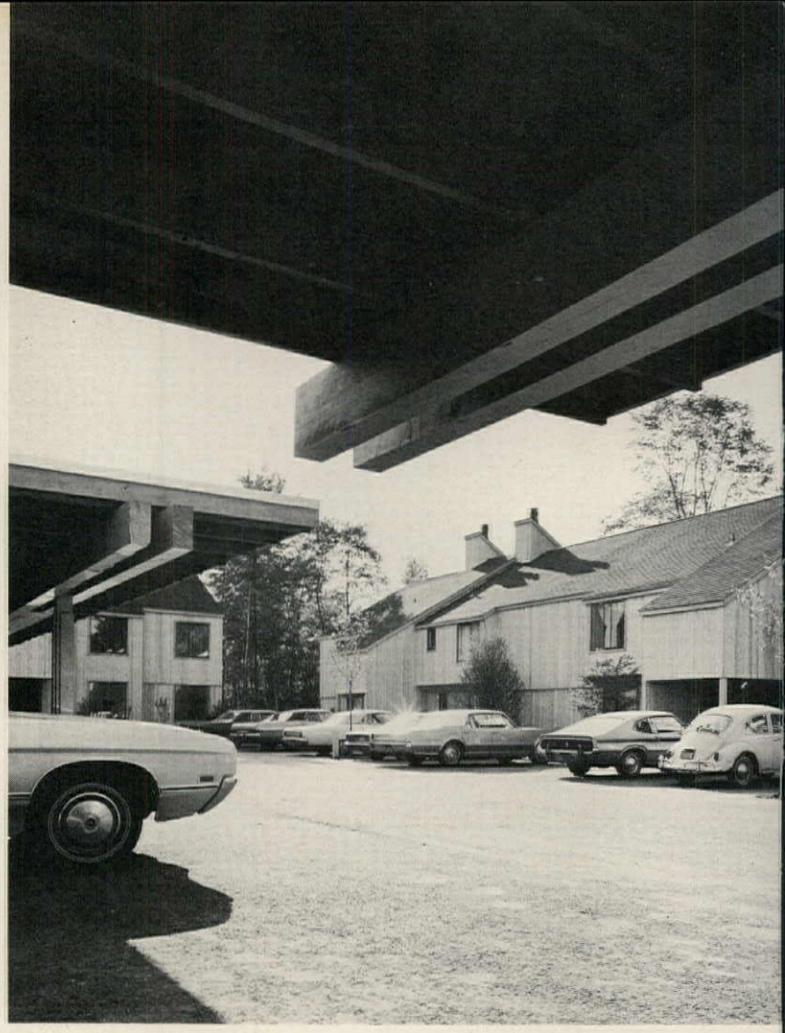




Man-made lake is first feature to catch the visitor's eye at project entrance *(lower right on site plan)*. A perimeter road and adjacent car courts keep autos away from the lake and greenbelt areas.



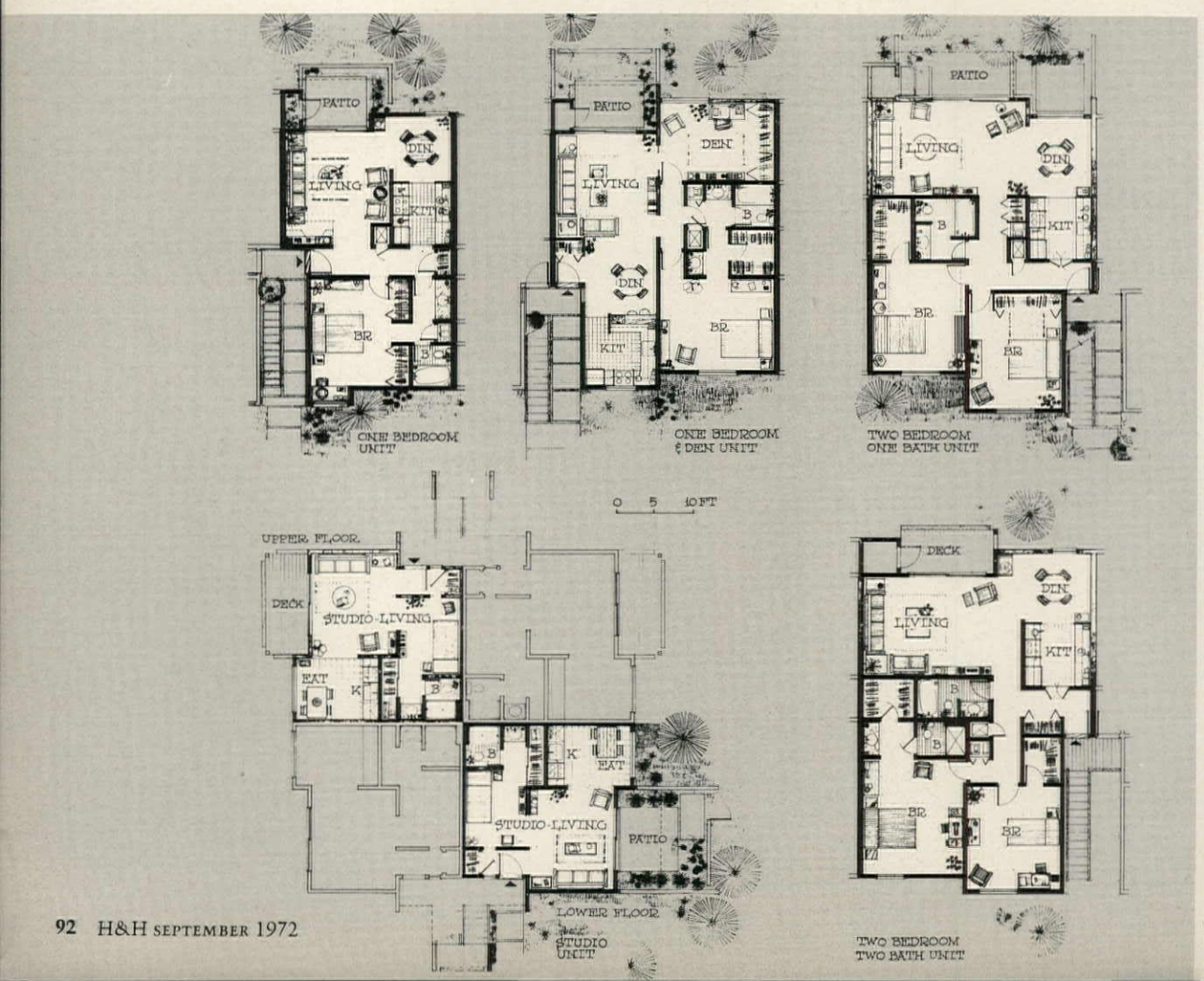
Pedestrian walks link all buildings, including recreation hall, without crossing roads or parking areas.

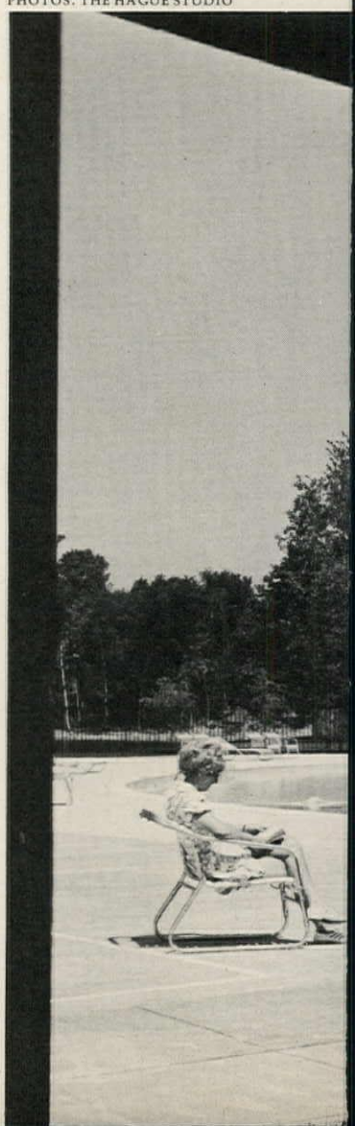


Car courts provide a total of 1,070 parking spaces, or nearly two for each of the dwelling units.

PHOTOS: THE HAGUE STUDIO

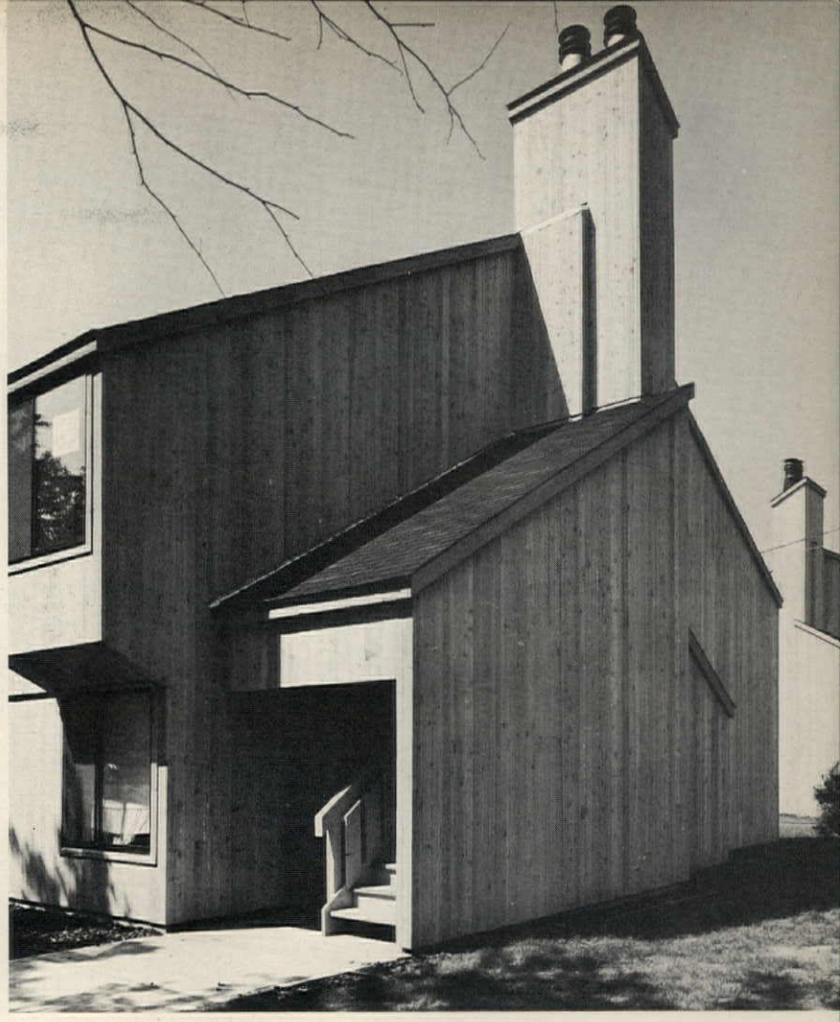
Floor-plans *(below)* range from studio to two-bedroom units and from 440 to 1,165 sq. ft. One-bedroom unit at top left accounts for 244 of the 572 apartments in project.







Balconies, on opposite sides of apartments from the car courts, look out on either lake or greenbelts.



Vertical cedar siding throughout project gives a natural look. Black composition shingles were used for contrast.

Recreation area *(below)* has pool and tennis courts. Several small pools are scattered throughout site.

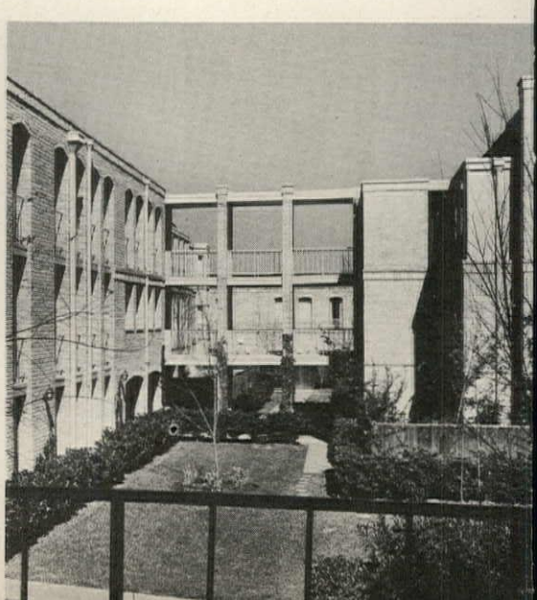


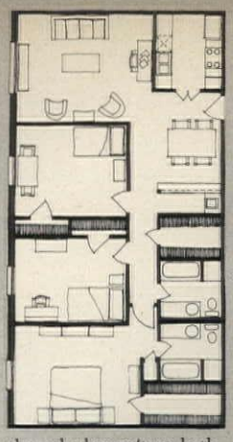


PHOTOS: PAUL PETERS

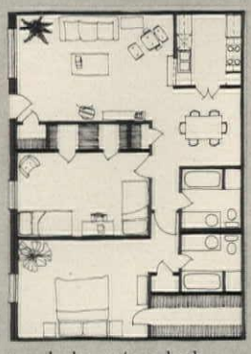
For the mostly singles market: a campus-like project focused on recreation







three bedroom/two bath



two bedroom/two bath



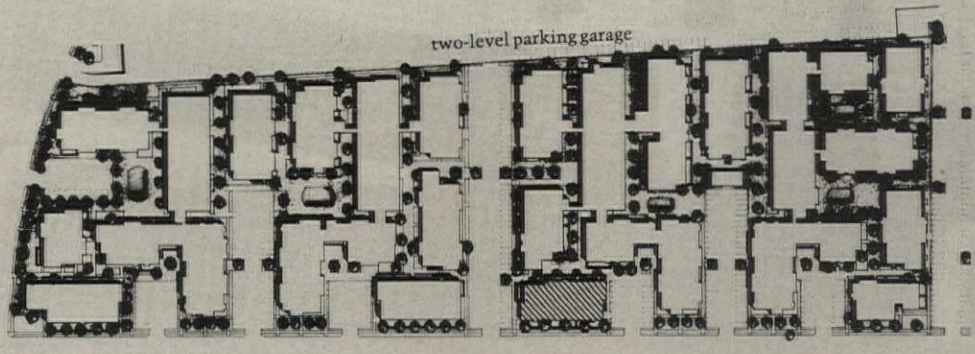
one bedroom



Typical floor plans provide 613 to 1,448 sq. ft. of living area. Three different one-bedroom units make up 70% of the apartment mix.

Site plan *(right)* shows how two-level garage buffers apartments from neighboring railroad tracks. Clubhouse is under apartments in shaded building.

Landscaped courtyards, shady walks and bridges between buildings—shown in all photos—soften the stark brick facades. False mansard roofs hide air-conditioning equipment, plumbing vents and other mechanicals.



Despite its drab surroundings—a railroad track on one side and a semi-industrial complex on another—there's a waiting list for this 15.5-acre rental project (Towne Plaza) in Houston. The reasons:

- An inward-oriented design that turns the project's back on the surrounding area.
- Heavy concentration on recreational facilities—five swimming pools, a volley-ball court and a private club (in one of the apartment buildings) with a billiard room.
- Good value against the competitive market—monthly rents for the 613 one-, two- and three-bedroom apartments range from $138 to $299.
- A service-oriented management program that stresses prompt attention to complaints and strict enforcement of project rules.
- A strategic location—within a 1½-mile radius of some 50,000 jobs, many of them in several new office towers. So even though Houston's downtown business district is just 12 minutes away by car, most tenants work nearby.

The architect, Langwith, Wilson, King & House, created a campus-like feeling by designing two- and three-story buildings with balconies, arched openings and bay windows and arranging the buildings in clusters around landscaped courtyards. Main tenant parking is in a garage built the length of the project. This two-level building serves as both a sound and visual barrier to the parallel railroad track. Additional tenant and guest parking is conveniently scattered throughout the project.

Most tenants are young single people. And nearly all of them are white-collar workers—teachers, salesmen, junior executives, airline stewardesses and the like.

Towne Plaza was built in two stages, the first two years ago, the second last year. And it was rented out before the final units were completed. As apartments turn over, most are occupied by friends referred by other tenants. So the owner/builder partnership—J.M. Hill, P.W. White, J.R. Brodnax and the Chase Manhattan Bank—need only run small weekly ads in order to keep the project's name in the public eye.



IRVING FIELD

Not everyone who lives on the Florida coast wants an oceanfront home—especially if his bent is boating and fishing. Case-in-point: the buyers at Angler's Cove, several of whom moved from oceanside condominums built by the same developer. In fact, these buyers provided the initial impetus for the 64-unit project—the first of its kind in the area, which is about 25 miles north of Palm Beach.

The Stuart, Fla., project sold out seven months after its completion in August 1971. It provides primary housing for 20 owners, second homes for the balance. Marketing was low-key, but ads in media such as *The Wall Street Journal, Southern Living* magazine and local newspapers attracted buyers from 18 states and the District of Columbia.

Besides its location—six acres in an area known as the sailfish capital of the world—there were two other strong reasons for the project's success, says Lloyd Dutcher, president of Stuart Land Development Inc.

Reason No. 1: architect Peter Jefferson's fishing-village design. It includes four building styles and six apartment layouts. Each of the two- and three-bedroom units faces the winding man-made cove that leads to Indian River, and most of the first-floor units are cantilevered over the cove to provide dockage for small boats.

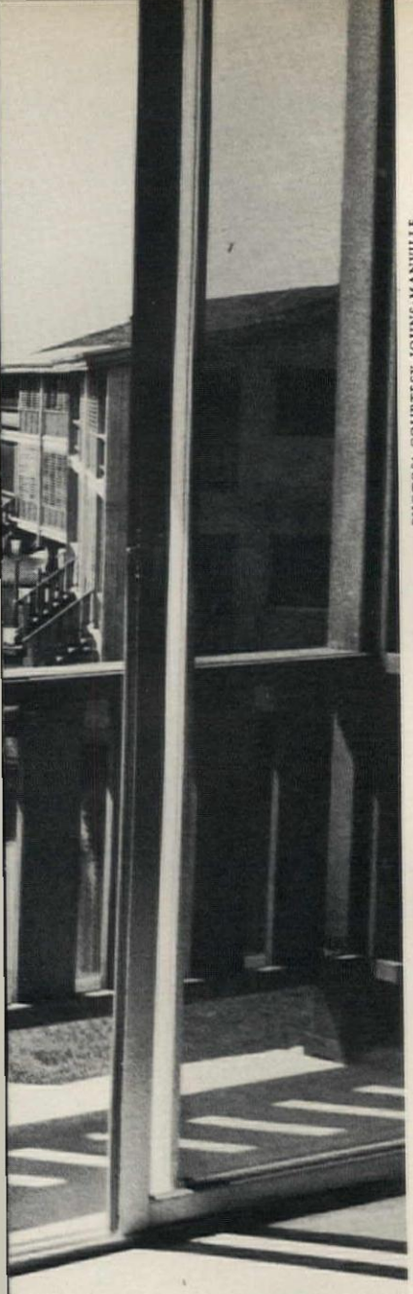
Reason No. 2: the low-maintenance aspect of the poured-concrete construction, For example, 7"-thick side walls, stained to simulate rough wood, need no repainting.

A similar project is on the planning board. This time Dutcher says he will eliminate three-bedroom units and substitute a greater variety of two-bedroom plans: "This market definitely opts for two bedrooms."

For fishing and boating buffs:

a wide variety of condominium apartments

built out over a man-made cove



Entrance elevations are curtain-walls fabricated of timbers and low-maintenance asbestos-cement panels with factory-applied, long-life finish (Permatone).

PHOTOS: COURTESY JOHNS-MANVILLE



Recreation area *(below)* includes swimming pool *(shaded rectangle on site plan)*, shuffleboard courts and pavilion with showers and cooking facilities.

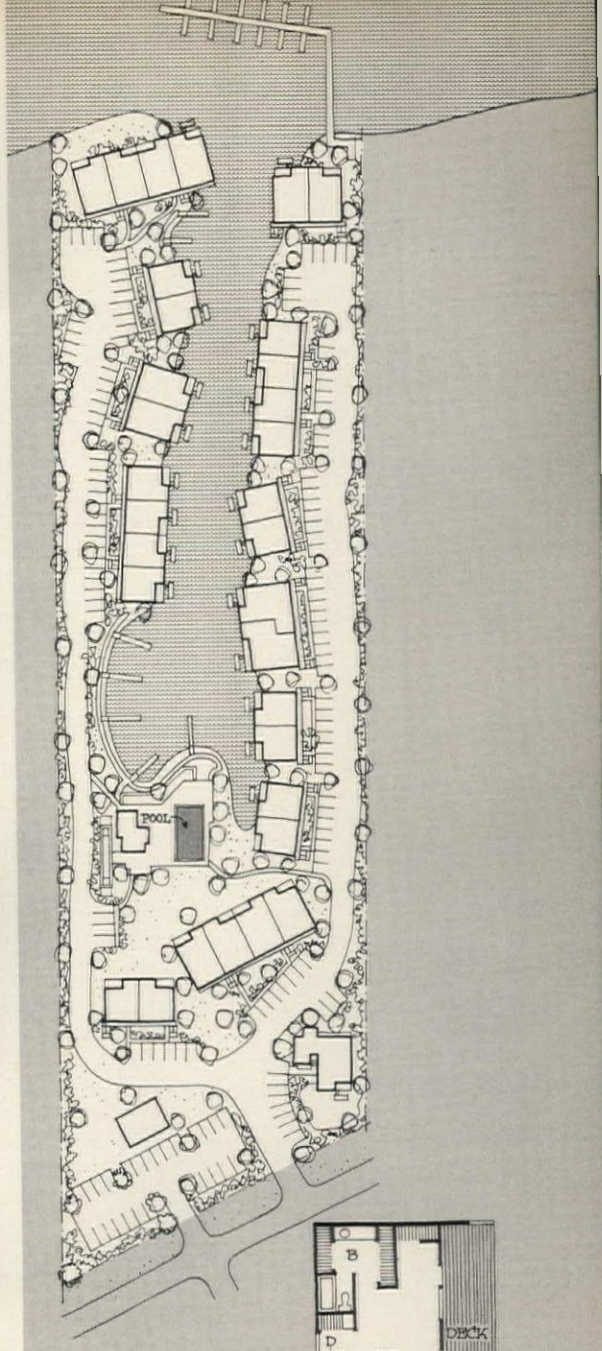


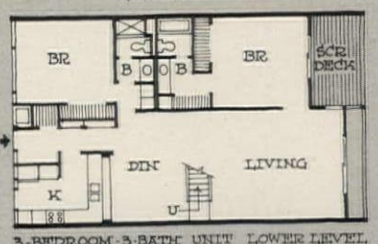
Docking facilities *(below)* for small boats were achieved by cutting a cove into the narrow site and cantilevering first-floor apartments over the water. Varied building types are staggered around the winding cove *(above)*.

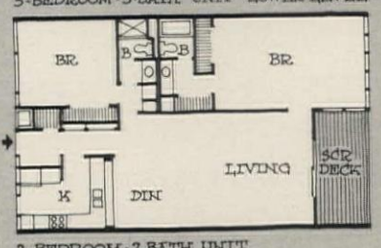
Floor plans *(right)* show three of six available layouts priced from $30,000 to $68,000. Apartments range from a one-level 1,092-sq.-ft. unit *(bottom)* to a two-level 1,964-sq.-ft. unit *(top)* with a deck overlooking the water.

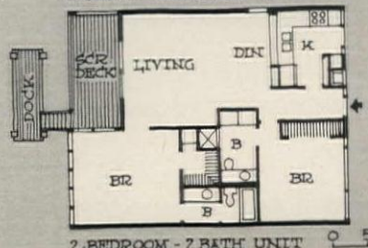
IRVING FIELD



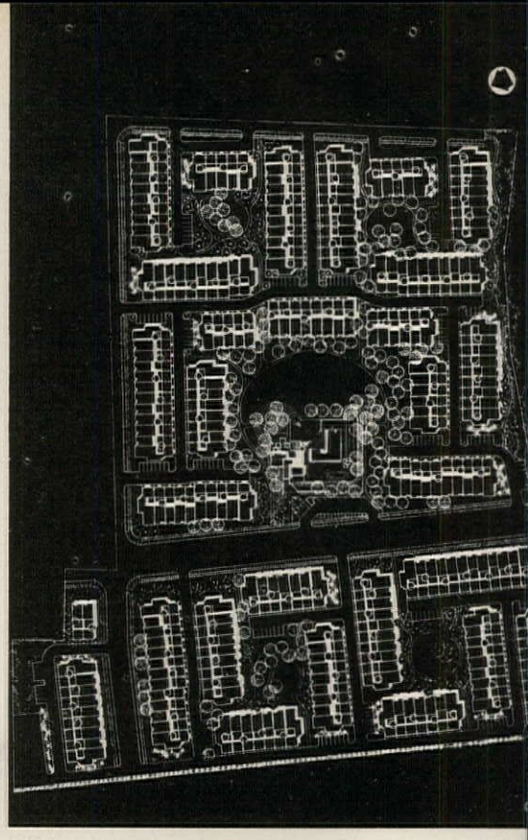






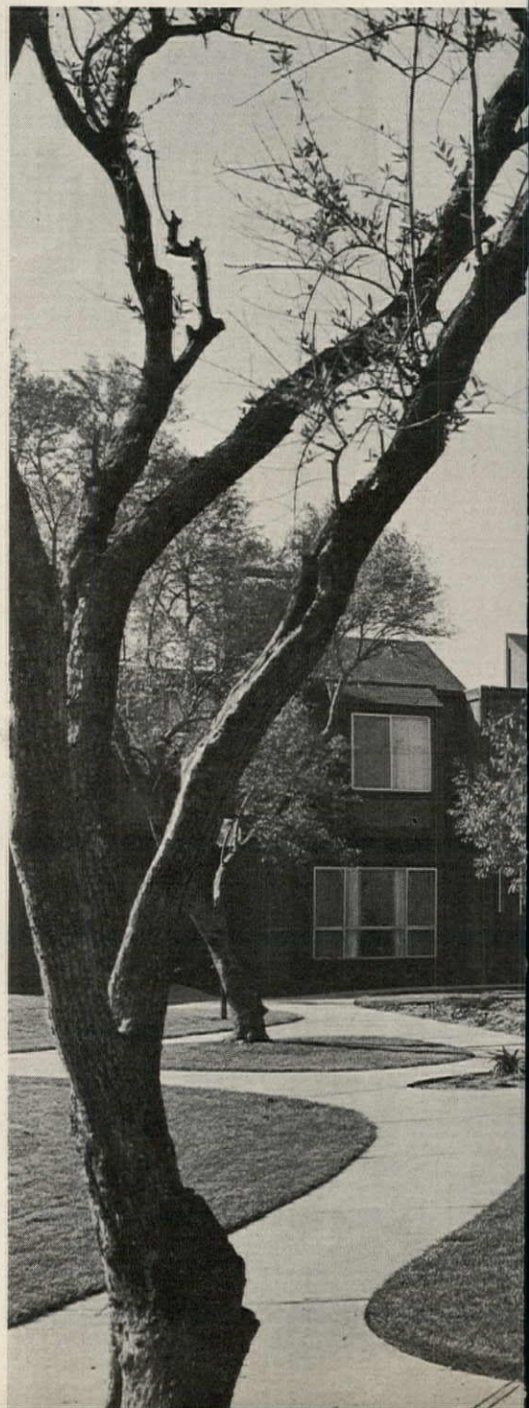






PHOTOS: JOSHUA FREIWALD

Visual variety *(above and right)* is achieved by slightly offsetting each townhouse from its neighbors. In addition, the apparent size of the townhouse clusters *(site plan)* is reduced and given proportion by restricting the end units to one story. All two-level floor plans include a balcony off one of the bedrooms.



For the community-minded family market: a townhouse complex that sells so fast it needs no advertising

"a good track record is still the best salesman I know of."

So says James Bell, marketing director for Braddock & Logan, whose Islandia townhouse project in Alameda, Calif., is selling out as fast as it can be built.

What established the builders' reputation was Casa Alameda [H&H, Dec. '67], a similar project in the same city that generated so many referrals from satisfied buyers that virtually no advertising was needed for the new project.

Islandia occupies 40 acres of a 900-acre island linked by a bridge to Alameda, which is itself on an island. The location is convenient—25 minutes from San Francisco and 10 from Oakland. Plans call for a total of 400 townhouses. So far, 248 have been built —69 two-bedroom, 106 three-bedroom and 73 four-bedroom units.

Fisher-Friedman Associates designed Islandia with three goals in mind: to create a luxury atmosphere, to avoid visual monotony and to preserve plenty of green space.

Roof lines and facades vary but are tied together by a uniform exterior material, in this case stained resawn plywood. The townhouses are clustered around—and oriented to—courtyards. In addition, there's a four-acre central park with a striking recreational building *(page 101)*, a swimming pool, tennis and volleyball courts and a children's play yard.

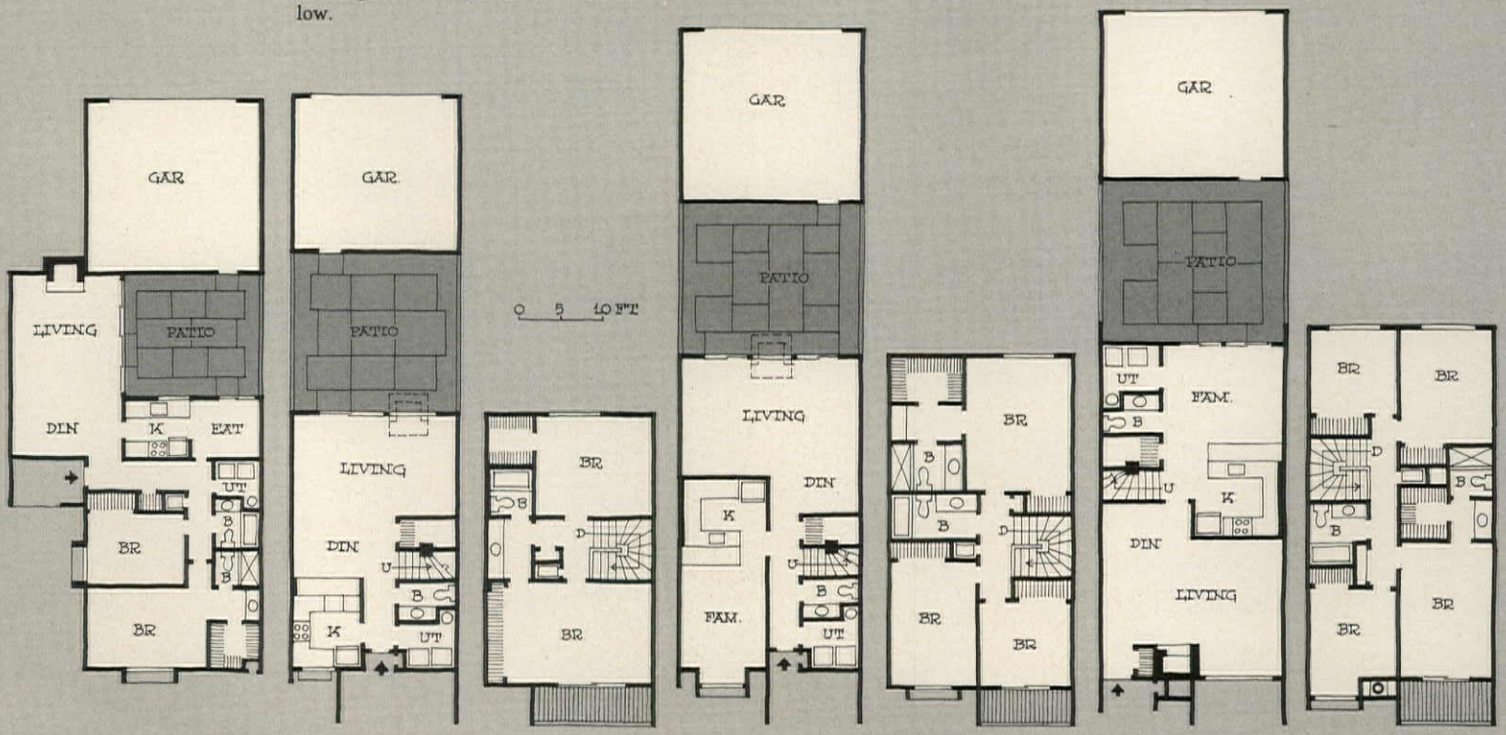
Aimed at the upper-middle-income family market, Islandia offers seven floor plans within a relatively narrow price bracket—$26,000 to $32,000. This diversity of plans has attracted a diversity of buyers, who range from professional people to a local fire chief. Financing is conventional, with downpayments averaging about 20%.

Buyers include fewer large families than the developers originally expected (the average number of children is only 0.4 per unit). Nevertheless, demand has been particularly strong for the four-bedroom units. Marketing Director Bell sees three possible reasons for this apparent paradox:

- A desire for a private adult retreat. Some buyers of four-bedroom units have had the master bedroom expanded by eliminating the wall that would otherwise separate it from an adjoining bedroom.
- An increasing demand for office space by executives and professional people who bring work home or use their homes as offices.
- A desire for space for leisure activities—a hobby room, for example, a study or reading room.



Large private patios *(see plans)*—up to 400 sq ft.—are set between houses and two-car garages. Floor plans range from 1,350 to 1,750 sq. ft. One-story plan of end unit *(left in photo above)* is shown at left below.



2-BEDROOM - 2-BATH UNIT

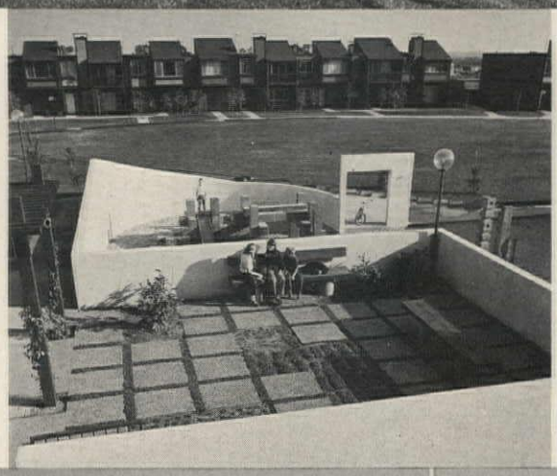
LOWER LEVEL, UPPER LEVEL,
2-BEDROOM - 1½-BATH UNIT

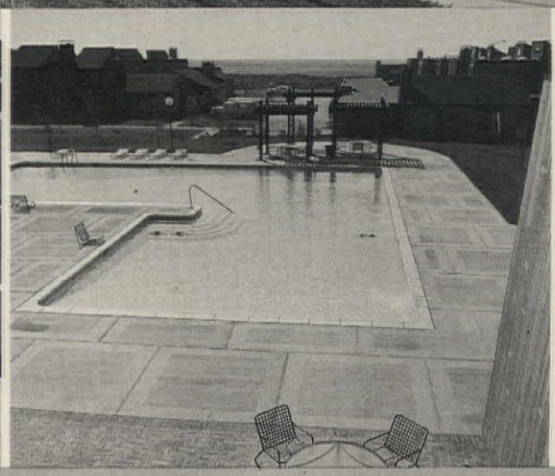
LOWER LEVEL, UPPER LEVEL,
3-BEDROOM - 2½ BATH UNIT

LOWER LEVEL, UPPER LEVEL,
4-BEDROOM - 2½ BATH UNIT

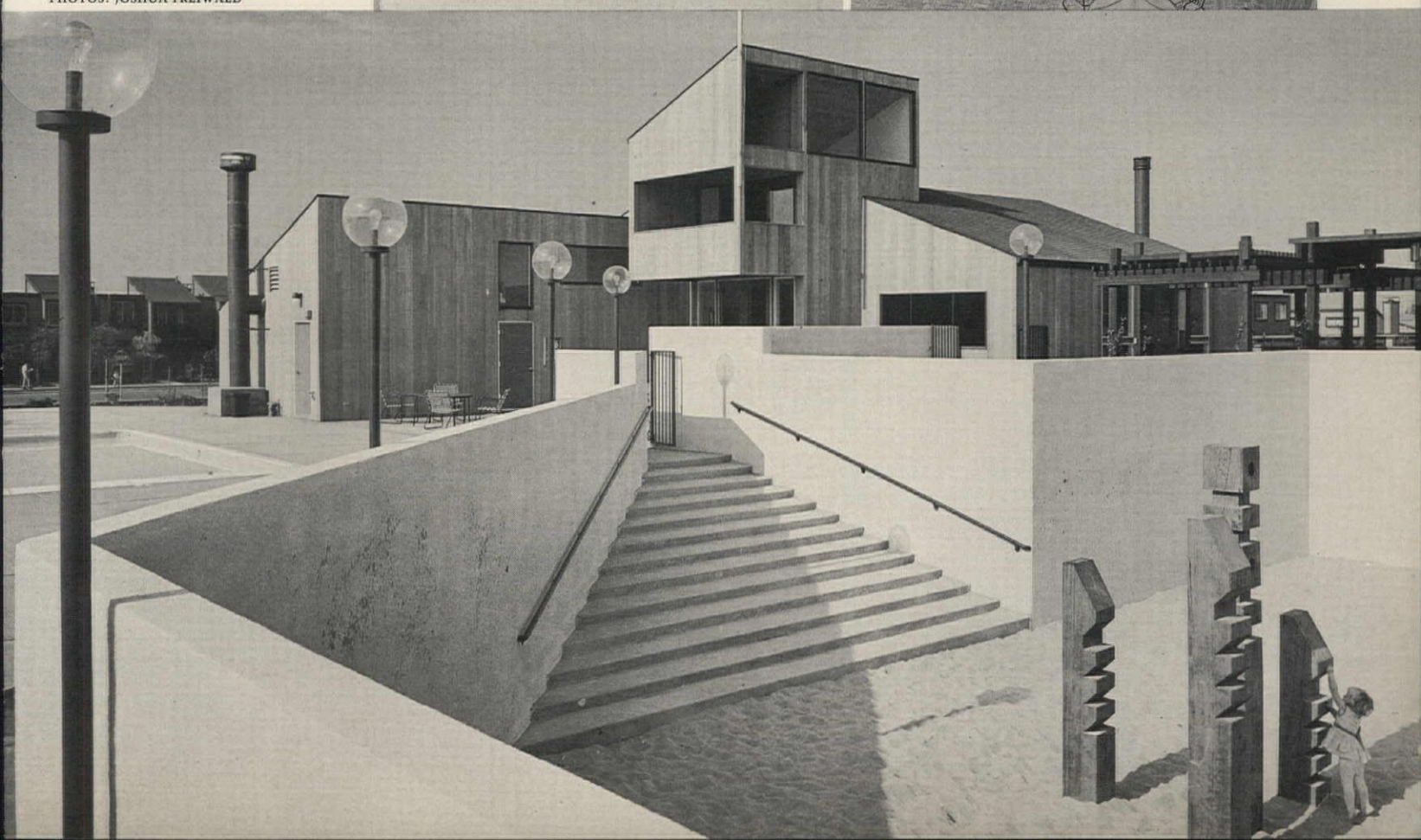


Focal point of project is clubhouse and outdoor recreation area *(photos this page)*. Although the clubhouse design differs from that of the townhouses, there are similarities, such as the shed roofs and the stained plywood siding. Indoor facilities include a kitchen and community room that can be rented to residents for large parties. Outdoor facilities include not only tennis and volleyball courts and a children's playground but also a quiet sitting area for adults.





PHOTOS: JOSHUA FREIWALD



carpeting

HOW TO BUY THE TYPE THAT BEST MEETS YOUR NEEDS

Man-made fibers have made mass carpeting a standard feature instead of the luxury it once was. The growth and development of nylon, acrylic, modacrylic, polyester and Olefin (polypropylene) have enabled mills to offer a wide selection of fabrics in every price range.

The single most important question you should ask when choosing carpet is: How long will it last and look good? In order to answer this you must consider six basic fiber characteristics: strength, soil-hiding qualities, moisture absorbency or resistance, resilience, density and heat resistance.

The ability of a fiber to withstand abrasion and wear is referred to as strength. All man-made fibers are strong, and nylon is the strongest. It is said that you will tire of looking at a nylon carpet long before you can wear it out.

Polyesters and Olefins are nearly as strong as nylon, making them both well suited for heavy traffic areas.

The strength of a carpet determines how long it will last but not how long it will look good. To judge which carpet will continue to look good, you must consider the five other fiber properties.

Carpet good looks are destroyed by soiling more often than any other single factor. Certain fibers have a greater tendency to attract soil than others. Nylon is the most soil prone, hence it can take on an overall dull appearance early in the carpet's life.

Pilling, the tendency for a fiber to ball up or fuzz, and static conductivity, the ability of a fiber to conduct electric charges, are both major soiling factors.

Nylon pills easily and because of its unusual strength holds onto these pills. The pills themselves pick up dirt giving a soiled appearance to the carpet. Improvements in fiber forms have produced continuous-filament, second- and third-generation nylons which seem to have minimized this problem.

Pills also tend to build-up on acrylic because of the soft nature of the fiber, but can be easily vacuumed away before soil has time to set.

Carpets that build up static electricity soil easily since electrical charges attract dirt. Again, nylon has a problem. Producers have worked to eliminate it by tufting antistatic yarns into carpeting, grounding backing with copper wires and applying antistatic sprays.

Allied Chemical, one of the major man-made fiber producers, recently introduced the first third-generation nylon, Anso X, which is specifically engineered to prevent conductivity by using an antistatic additive in the polymer stage.

Static does not present major difficulties in other fibers. Polyester has about half the build-up of nylon, as does acrylic. Polypropylene, due to its inert chemical nature, has none at all.

All man-mades resist moisture, some a great deal more than others, and this factor determines the fiber's capacity to accept dyes, its stain resistance and its maintenance characteristics.

Nylon, with the greatest tendency to absorb moisture, takes the widest range of colors and can be dyed by the largest variety of processes. Polyesters and acrylics both dye well using various techniques. Olefin, the least absorbent fiber has the most limited dying capabilities.

Logically, an absorbent fiber that dyes easily will also stain rapidly. Polypropylenes are nearly impossible to stain while nylons stain more rapidly than any other man-mades.

It should be remembered, however, that there are few substances that can permanently stain man-made fibers if mishaps are treated quickly. Like dyes, stains must set over a long period of time.

Moisture resistance or absorbency also influences carpet cleanability. Since Olefin is very nonabsorbent, it can easily be maintained using everyday care methods such as vacuuming. Nylon, polyester and acrylic, on the other hand, need periodic specialized cleaning such as wet or dry shampoo to retain their original look.

Matting and crushing are governed by fiber resilience, the ability for a fiber to spring back to its original pile height and shape. If a resilience problem exists, a visible traffic pattern can be seen long before a carpet is actually worn. Carpet textures, discussed later in detail, do much to determine resiliency.

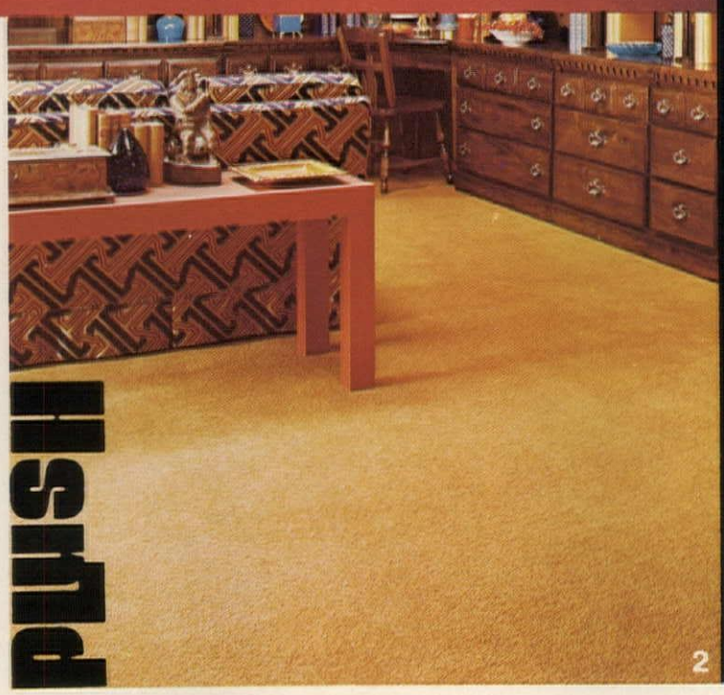
Acrylic is the most resilient fiber, which accounts for its popularity in high-pile styles. Nylons and densely constructed polyesters also spring back well. Olefin has some problems here; while the fiber does regain its shape, it does so relatively slowly. For this reason mills have, for the most part, chosen to limit its use to low-level height constructions.

Fibers have different densities, or abilities, to cover square footage. Olefin, a high-bulk yarn, offers the greatest coverage, with acrylics and nylons following closely. Polyster trails in this area, and its reputation has suffered greatly because of it. Actually, a polyester carpet tufted with a sufficient amount of yarn is every bit as full and dense as its counterparts.

While man-made fibers will not actually burn, they do have tendencies to melt or stick at different temperatures. Modacrylics, the most heat-resistant of all, will not support combustion but will shrink at 250°F and stiffen at 300°F. Polyester, claimed to be self-extinguishing, will melt at between 480°F and 550°F. Acrylic sticks at 450°F to 500°F. Nylon melts at 414°F to 500°F, depending on type, while polypropylene, with the least heat resistance of any of the man-mades, melts at 320°F to 335°F.

plush







Luxurious master bedroom is carpeted with "Riverwind" (1) made of Monsanto Acrilan acrylic. Tufted fabric is available in 14 colors in 12′ and 15′ widths. The pattern retails for about $8.95 a sq. yd. J.P. Stevens, New York City. *Circle 265.*

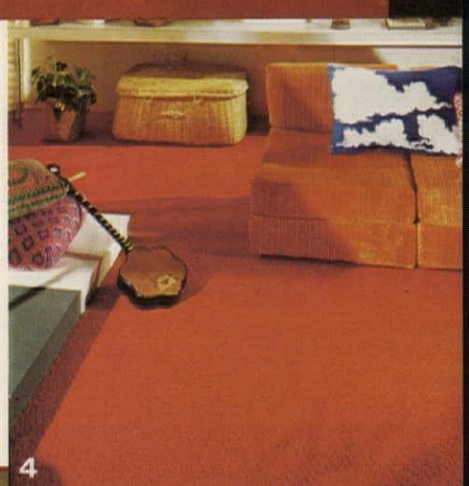
Lush-looking "Saxon Mist" (2) unifies an eclectic living area. Carpet of Dupont Antron nylon, shown here in Aztec gold, is offered in 22 heather tones in 12′ or 15′ widths. Retail price is $13.95 a sq. yd. Congoleum, Kearny, N.J. *Circle 266.*

Melon-orange carpet brightens a small enclosed dining area. "Motivation" (3) a heat-set shaggy nylon plush, available in 14 colors in 12′ or 15′ widths, retails for around $8.95 a sq. yd. C.H. Masland, Carlisle, Pa. *Circle 267.*

Comfortable contemporary living area is accented with "Mascot" (4) made of Eastman Kodel polyester. Available in 14 shades including seven tweed colorations, the carpet retails for about $7.95 a sq. yd. Cabin Crafts, Dalton, Ga. *Circle 268.*

Traditional living area carpeted with "In Vogue" in gypsy pink (5) is warm and informal. Tufted of plied Kodel polyester, the carpet is offered in 16 colors. Approximate retail price is $8.95 a sq. yd. Walter Carpets, City of Industry, Calif. *Circle 269.*

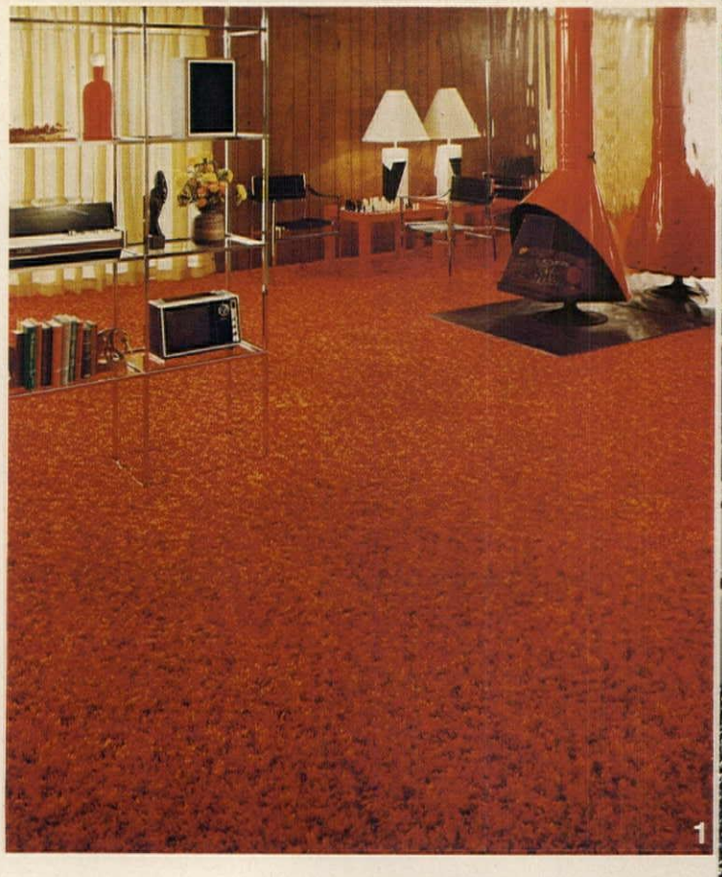
Pink plush "Star Mist" (6) adds a youthful touch to this bedroom/sitting area. The carpet, made of heat-set Celanese nylon, is available in 18 colors and retails for about $10.95 a sq. yd. Collins & Aikman, New York City, *Circle 270.*

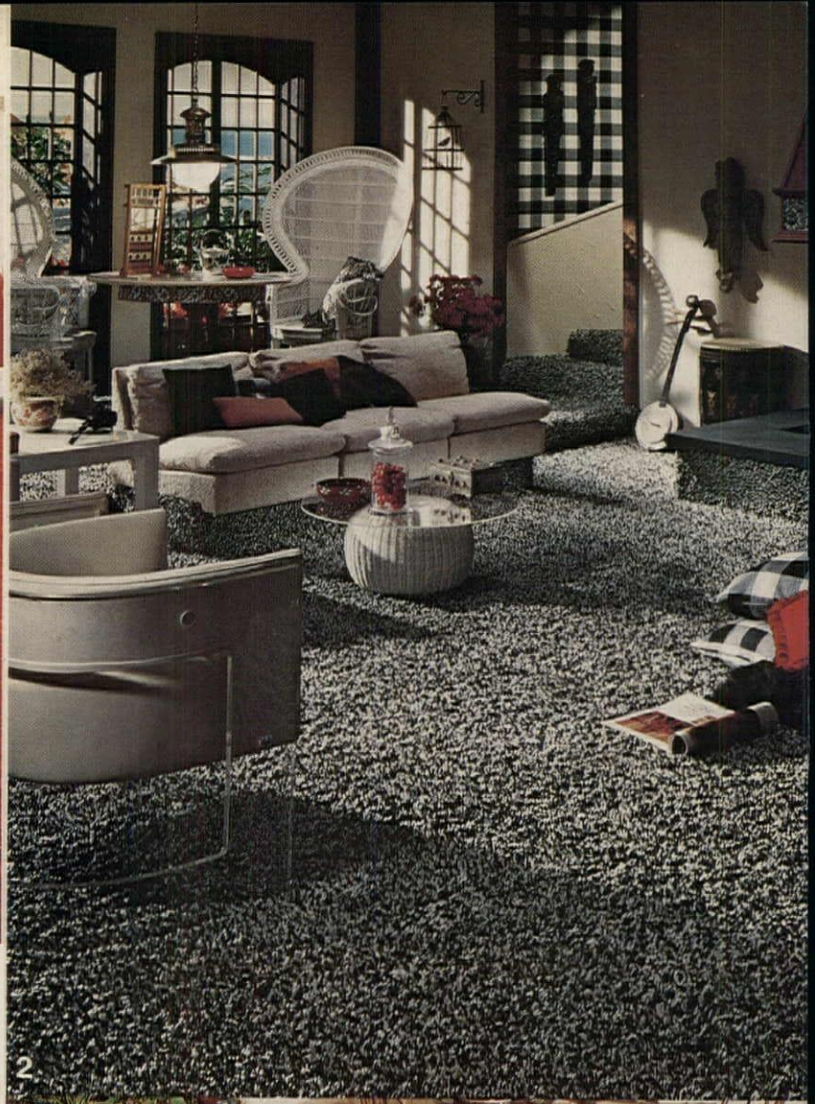


GEORGE SZANIK









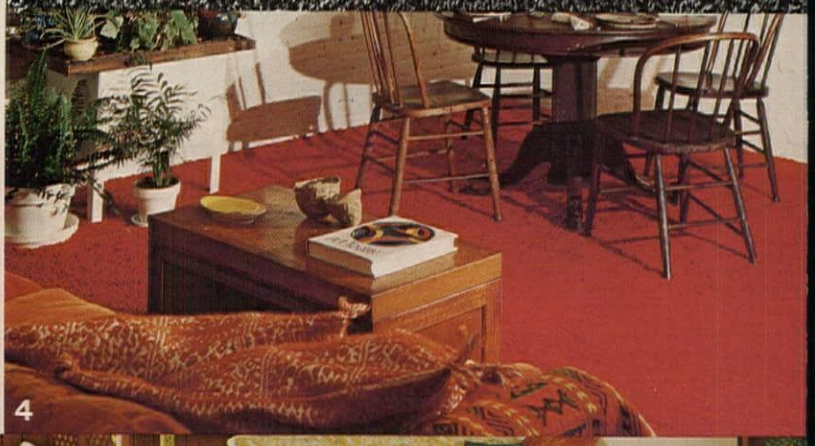
shag

Contemporary living room with a wide-open-spaces look is carpeted with a warpaint-orange "Canyon Heights" shag (**1**). The heat-set 3-ply nylon carpet, offered in 11 colors, retails at about $11.95 a sq. yd. Patcraft, Dalton, Ga. *Circle 271.*



Mediterranean mix is accented by black and white shag, "Domani" (**2**). The carpet, blended of Acrilan and modacrylic, is available in 11 multicolor combinations and 16 solids. Approximate retail price is $12.75 a sq. yd. Philadelphia, Cartersville, Ga. *Circle 272.*

Playroom/bar takes on a lively look with red, white and blue shag "Happy Holiday" (**3**). Constructed of heat-set Allied Chemical nylon, carpet is available in 20 colorations at $9.95 a sq. yd. Columbus Mills, Columbus, Ga. *Circle 273.*



Warmth is the key to a multipurpose living loft carpeted with "Grand Alliance" (**4**) in vermillon red. Tufted of DuPont nylon, the shag is available in 20 colors and retails for around $11.95 a sq. yd. West Point Pepperell, Dalton, Ga. *Circle 274.*

Labor-saving carpet sales package for apartments includes foam-backed shag carpeting and special release adhesive installation. "Apartment One" (**5**), a continuous-filament heat-set nylon carpet, has precut seams for easy piecing. Armstrong, Lancaster, Pa. *Circle 275.*



Soft shag "Seventh Heaven" (**6**) covers floor and sleeping platform in this multi-use guest room. Constructed of continuous-filament


6

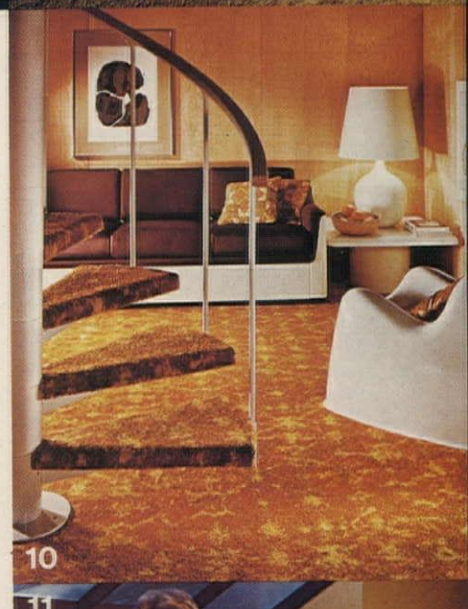

9


7

nylon, carpet is offered in ten two-tone shades in 12' widths and retails for $6 a sq. yd. Lees Div., Burlington, Norristown, Pa. *Circle 276.*

A country-English-inspired living room is carpeted, window seat and all, with "Silk 'en Satin" **(7)**, a virgin-nylon staple shag. Pattern is offered in 15 three-color combinations, retailing for $11.95. Sequoyah Carpets, Oklahoma City, Okla. *Circle 277.*

Spring-time is captured in the master bedroom with "Swinging High" **(8)**, an abstract-patterned shag in Celery green. Made of DuPont nylon, the line consists of 20 colorations and retails for $9.95 a sq. yd. Mohawk Carpets, New York City. *Circle 278.*


10


8

Bold plaid upholstery on living room furniture is accented by a warm yellow shag, "Turning Point" **(9)**. The Avlin polyester shag comes in ten shades and retails for about $8.95 a sq. yd. Stevens-Gulistan, New York City. *Circle 279.*

Casual-looking downstairs den is warmed-up with "Shah" **(10)**, a Zimmer-printed carpet of Enkaloft spun nylon. Printed in a tie-dye effect, the carpet is offered in four colorations, retailing for $9.95 a sq. yd. Jorges, Rossville, Ga. *Circle 280.*

Loose-laid textured carpet squares, which can be easily replaced and rotated, end wastage and maintenance problems. The line, consisting of plush, tweed and the shag squares shown **(11)**, is available in at least 50 colors. Pieces are 18" square. Rondelay, Div. Huegatile, Kenilworth, N.J. *Circle 281.*


11

primed



Office/sitting room with a clean contemporary motif is highlighted with "Barclay Square" (1) a three-color geometric-patterned carpet of Herculon® Olefin fiber. Available in ten color combinations, the pattern is achieved by tufting together three different colored yarns. Reasonably priced carpet has a polypropylene backing. Stephen-Leedom, New York City. *Circle 282.*

Bright townhouse entryway is boldly geometric with red and white candystriped wallcovering and red brick-patterned "Capri" (2) carpeting. The printed nylon floorcovering is featured in five colorations with nonwoven polypropylene primary and secondary backings. Retail price is approximately $7 a sq. yd. Triton Mills, Trend Industries, New York City. *Circle 283.*

Compact kitchen and adjoining informal dining area are carpeted with "Sultana" (3), a cut-pile, Zimmer-printed level-loop nylon. Available in eight shades in 12′ widths, the fabric has a polypropylene primary backing and a high-density foam secondary. Suggested retail price is about $6.50 a sq. yd. Normandy Carpets, Dalton, Ga. *Circle 284.*

Eat-in kitchen is carpeted with bright yellow-and-brown printed "Dealer's Choice" (4). The carpet, made of Herculon® Olefin fiber is soil- and stain-resistant. Pattern is over-printed on a solution-dyed background-yarn. Offered in five colorations, the carpet is economically priced. Wellco Carpet, Calhoun, Ga. *Circle 285.*

Small-apartment kitchen is transformed into a lively work space with colorful printed "Mexicana" (5) carpet. Tufted of Allied Chemical nylon, the Spanish-tile-inspired pattern is a tight level-loop construction with a high-density foam backing. Available in four color combinations, the line retails for approximately $8.95 a sq. yd. Majestic, Cartersville, Ga. *Circle 286.*













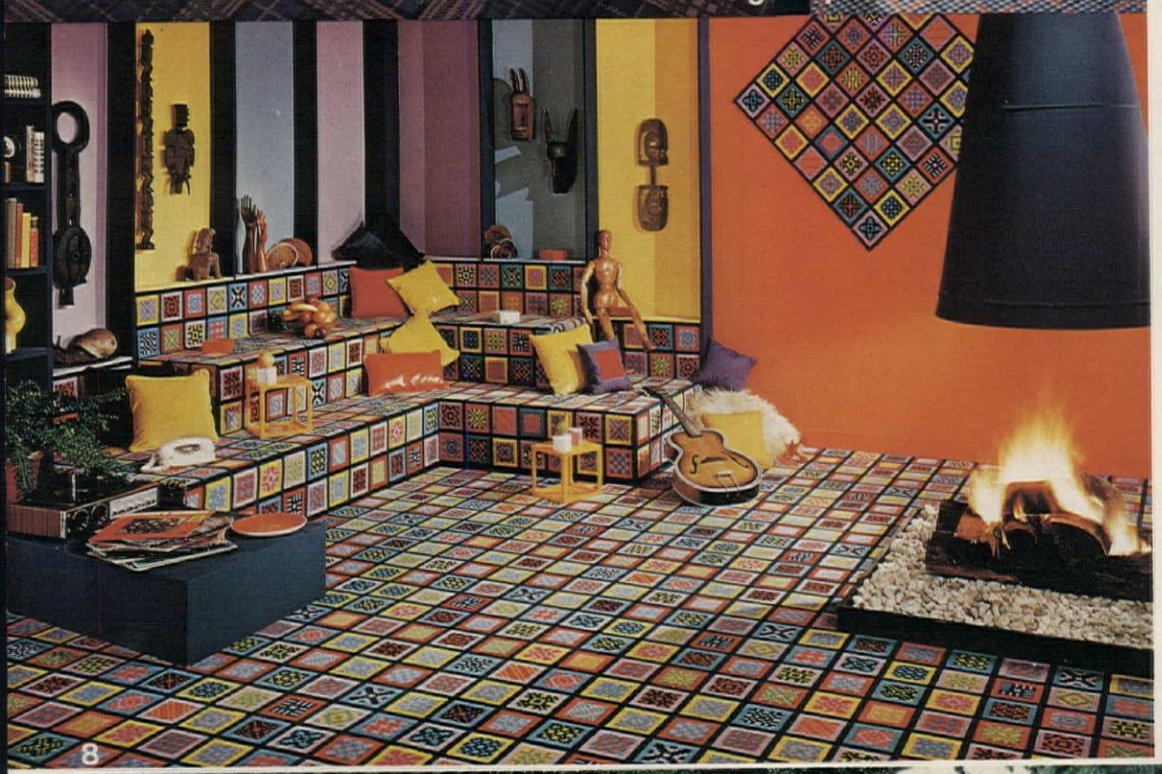
Children feel comfortable playing on the floor of a family room carpeted with "Shetland Plaid" (**6**). Warm enough to sit on even in winter, this scotch-plaid motif fabric is constructed of a blend of wool and nylon. Available in five color combinations, it carries a retail price of about $14.25. Downs Carpet, Willow Grove, Pa. *Circle 287.*

Active boy's room is carpeted in "Illustration" (**7**), a three-color checked pattern of continuous-filament nylon that is designed to take abuse. The level-loop floorcovering intended for heavy traffic area is backed with high-density foam. Available in eight colorations, retail price is around $8.95 a sq. yd. Bigelow-Sanford, New York City, *Circle 288.*

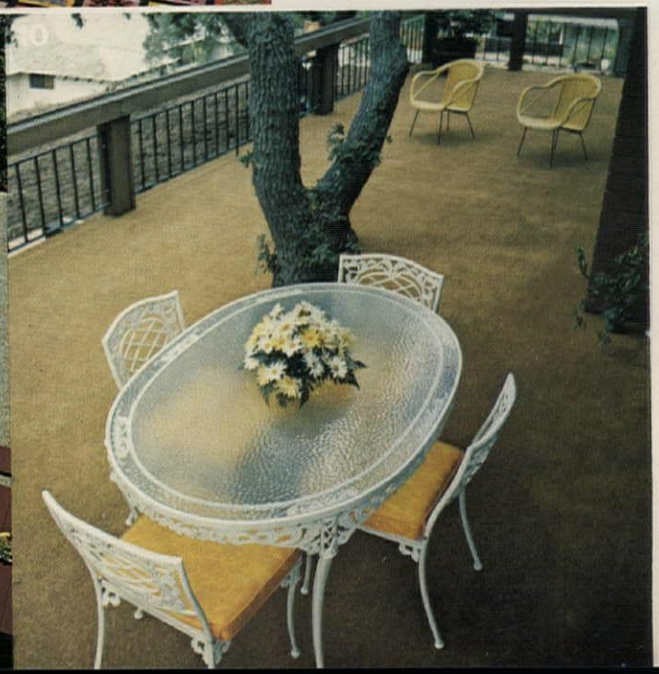
Warmed-up ski lodge is modern, yet rustic, with geometric-printed "Young at Heart" (**8**) covering the floor and seating corner. The mosaic-inspired level-loop pattern is impervious to wear and dirt. Available in eight colorations, retail price is about $8 a sq. yd. Johns-Manville, New York City. *Circle 289.*

Sunken terrace is comfortable underfoot when carpeted with "Colony Point" (**9**) a low-pile fabric of Herculon® Olefin yarn. The indoor/outdoor quality is shown with contrasting colors cut and pieced to create a wide stripe effect. Carpet carries a 3-year guaranty for residential use against fading or wear. Offered in 8 shades, floorcovering is foam backed. Ozite, Chicago. *Circle 290.*

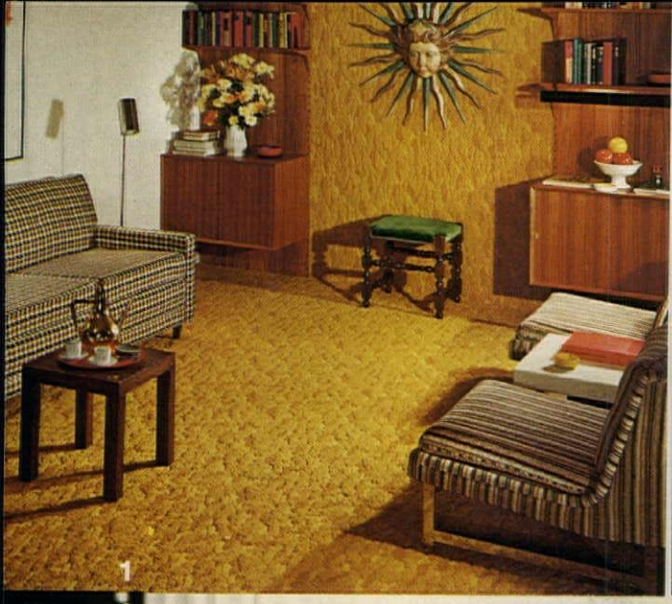
Outdoor deck carpeted with "Oakmont" (**10**), indoor/outdoor floorcovering, is an extension of the interior. The Acrilan 2000 carpet flows through the living room out to the deck. Offered in eight colors and a choice of backings, the level-looped style is about $9.95 a sq. yd. Burke, San Jose, Calif. *Circle 291.*







sculptured







Floors and walls of a compact studio are made warm and soundproof with "Sun Valley" (**1**) carpeting. Constructed of Herculon® Olefin yarn, the easy-to-maintain fabric is offered in eight lively colors. The rugged durable carpet is stain- and soil-resistant. Roxbury Carpet, Framingham, Mass. *Circle 292.*

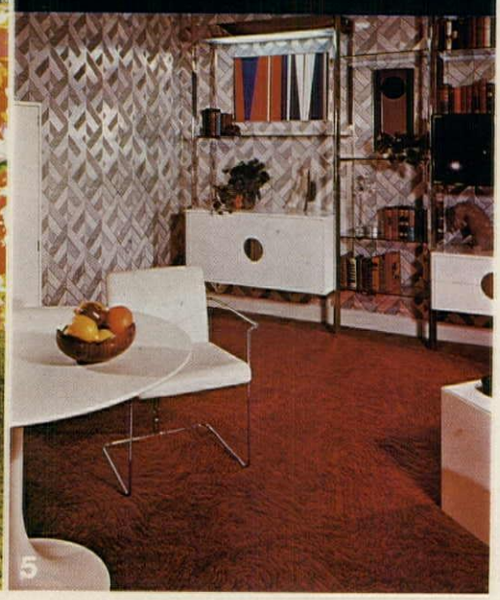
Active children or outdoor weathering can't harm "Courtyard" (**2**), shown here in a bedroom/play area for two young boys. The three-level random-sheared indoor/outdoor carpet of American Cyanamid Creslan acrylic has a cobblestone pattern. The floorcovering is available in ten shades and carries a retail price of around $11 a sq. yd. Evans-Black, Dallas, Tex. *Circle 293.*

Expansive living room with a comfortable contemporary theme is carpeted with "Royal Court" (**3**), a free-flowing scroll design. The deeply sculptured carpet is made of high-lustre acrylic fiber and is available in 11 solid and tweed colorations in 12′ or 15′ widths. Retail price is around $12 a sq. yd. Certain-Teed, Valley Forge, Pa. *Circle 294.*

Lively formal dining area is enhanced with three-level random-sheared "Treadglow" (**4**) carpet. The floorcovering with a jute backing is available in ten shades including four gold tones and four different greens. Constructed of Enkalure multi-lobal nylon, the style has a suggested retail price of about $6.95 a sq. yd. Falcon Carpet, Dalton, Ga. *Circle 295.*

Clean contemporary dining area which doubles as an entertainment center is accented with "Warmest Regards" (**5**). Tufted of Enkaloft spun staple nylon, the cut and loop pattern of swirling tracery is offered in 12′ and 15′ widths with a jute backing. Retail price is approximately $10.99 a sq. yd. E.T. Barwick, Chamblee, Ga. *Circle 296.*





Textures influence how and where carpeting should be used

Four basic textures or styles of carpeting are most frequently used in today's housing industry. They are the shag, the level loop, the sculptured look and the plush.

The shag, a casual tousled-look carpet of long twist yarns, is the most popular style. Available in long or relatively short yarns, shags offer tremendous design versatility, being equally at home with contemporary or traditional furnishings. The loose long threads help hide soil but tend to lie down and crush easily, needing time to spring back. Shags require some care and attention to avoid the matted-down look.

If extremely heavy traffic is expected, level-loop carpet is the answer. The rugged floor coverings are dense and tightly tufted for a sporty, practical look that seems to defy wear. This style is also the easiest to maintain since vacuuming or even sweeping often removes all visible surface soil.

Other styles with short yarn lengths also offer superior wear characteristics while adding a formal pile dimension. Tip-shears, tightly tufted carpets with cut patterns, present a pebbly texture that shows little wear or soil. Random-sheared carpets are more heavily carved with cut piles offering greater pattern variations and resilience.

Cut and loop textures blend sheared and unsheared yarns to combine a level-loop resilience with a luxurious pile look.

No styles rival thick, sumptuous plushes for luxury. The rich, lush look of the evenly cut high pile texture adds elegance to any light traffic area.

In recent years carpet mills have made a concentrated effort to modify this elegance and mass market it. Combination textures known as splushes, shag-plushes or mini-shags, strive to attain the design versatility of a shag and the rich appearance of a plush. These carpets are not true shags or plushes but lower twist yarns in a plushy construction.

FIBER	TRADE NAME	MANUFACTURER
Acrylic	Acrilan	Monsanto
	Creslan	American Cyanamid
	Orlon	Du Pont
	Zefkrome	Dow Badische
	Zefran	Dow Badische
Modacrylic	Acrilan	Monsanto
	Verel	Eastman Chemical
Nylon	Allied Chemical Nylon	Allied Chemical
	Caprolan	Allied Chemical
	Celanese Nylon	Celanese
	Cumuloft	Monsanto
	Du Pont Nylon	Du Pont
	Enkaloft	American Enka
	Formelle	Rohm & Haas
	Nylon 66	Beaunit
	Phillips Nylon 66	Phillips Fibers
2nd generation nylon	Anso	Allied Chemical
	Antron	Du Pont
	Cadon	Monsanto
	Enkalure II	American Enka
3rd generation nylon	Anso X	Allied Chemical
Bi-Constituent	Source	Allied Chemical
Polyester	Avlin	American Viscose
	Dacron	Du Pont
	Dow Badische Polyester	Dow Badische
	Encron	American Enka
	Fortrel	Celanese
	Kodel	Eastman Chemical
	Monsanto Polyester	Monsanto
	Quintess	Phillips Fibers
Olefin (polypropylenes)	Herculon	Hercules
	Marvess	Phillips Fibers

Color and pattern are vital in any carpet decision.

And in choosing them, you should consider adaptability, traffic, climate and geography and the desired visual effect.

Choose colors that will blend with the widest range of furnishings. Neutral shades of rusts, golds and oranges seem to be most popular. Subdued reds and greens are also widley used. Steer away from colors that might tend to limit decorating options.

Keep in mind the amount of traffic you expect the carpet to bear. The more feet, the more soil. Printed carpets, multi-colors and tweeds are leaders in hiding soil. These colors and designs seem almost impervious to daily dirt. The neutral colors mentioned previously are less likely to show soil than extreme colors. Very light or very dark carpets are not recommended for mass installations.

In the selecting of color you should also weigh the climate and geography of the area. If your location is dusty or prone to heavy snows that require chemical clean-up, don't use dark colors. They will show every footprint. If weather is inclement for a sizable portion of the year, avoid colors that need constant care to keep up their appearance. If you are in a tropical climate, stay away from warm colors that can visually project a feeling of heat.

When you buy good carpeting, plan to keep it good.

Your carpet only works for you as long as it remains vibrant. A well-planned series of carpet maintenance programs helps eliminate many problems before they arise.

For owners of rental projects, a lease-guaranteed program of carpet maintenance is worth investigating. Agreeing to professionally cleaning the carpet once or twice a year may seem a great fringe benefit for the tenant, but actually it's the best way to protect your own investment because it lets you supervise maintenance in areas where you have no control over everyday care.

Any system of preventive maintenance you can establish will work to your advantage. For example, lay protective runners and mats over carpeting in public areas at the first sign of rain. Your tenants will deposit layers of mud and stains on the plastic not your carpeting.

If you foresee replacement problems before you purchase carpeting, you may eliminate future headaches. Don't be attracted by stock-end bargains. What looks like a terrific buy now may not look quite so good in three years when you need to fill in and can't match the fabric.

Establish a system of replacement. Always check your salvage possibilities. If you have three vacant apartments, plan to recarpet one and use the salvage from it to repair the other two. This way you get truer color wear and match in all three.

Whether units are for rent or sale, you have to consider design diversity. No set rule dictates that you must use only one floorcovering throughout a project. Edward Haleman, a New York carpet consultant, has devised a two-carpet system that can work to your great advantage.

Both carpets used must blend well visually and be interchangeable. It is most important that both utilize the same installation techniques so no labor change-over is required.

In some units a shag is used in living areas and a printed carpet in kitchens. In others, the print is carried into the family room or foyer and in still others, it is used in a small bedroom and extra bath. This enables you to use your own salvage and fill-in as necessary, avoiding a make-shift appearance.

The two-carpet system offers individuality and eliminates the monotonous uniform look common to mass carpeted areas.

One thing that always benefits you is good quality. A recent HOUSE & HOME survey of 1,000 builders indicated that they are now spending an average of $5 to $8 a square yard for carpeting with a trend towards higher-priced lines. It never pays to save money on heavily used items and carpet is no exception. Quality carpet pays for itself; a lesser grade you pay for. ■

Magee's "penny-wise" theory v



When buying carpet these two pennies look alike, but there's two sides to them.

One is Magee's "Penny Wise" theory.

The other is the "Penny Pinching" theory.

Trouble with the "Penny Pinching" when buying carpet is... The Trouble.

The Trouble is not getting what you bought.

Show you what we mean:

Next time you're "Penny Pinching," on carpet write down what he says he's delivering in pile height, pile weight, fiber, stitch, flammability, delivery and government protection.

Then check what he's delivered against what he's supposed to deliver.

You may find you have The Troubles.

Flipping to the other side of the coin gets rid of the Troubles.

That's Magee's "Penny Wise" theory.

By spending a few pennies more, you get what we say you're supposed to get, when you're supposed to get it... in quality, service and profits.

Magee says it's your choice how you see a penny. But remember by you thinking you're saving a penny or two ...you may be overpaying.

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Please rush me one of your "Penny-Wise" salesmen because...
I know I've been taken ☐ I think I'm being taken ☐ by a "Penny-Pinching" Co.

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s. the "penny-pinching" theory.



(When you're buying carpet from a "Penny Pincher," use this page on us to write down what you're suppose to be getting. Magee says, you may find you have The Troubles.)

CIRCLE 111 ON READER SERVICE CARD

showerfold®

unique tub/shower enclosure helps you sell homes, rent apartments

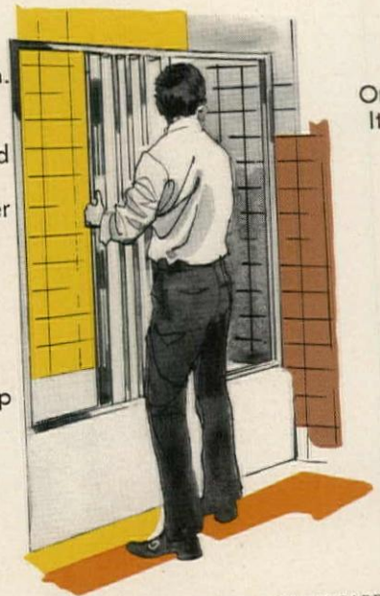


Make your bathrooms something special with the patented Showerfold tub and shower enclosures. There's nothing like them.

Showerfold's flexible panels open all the way like a curtain. So there's full access for easy in-and-out, bathing youngsters and cleaning up. Yet Showerfold closes lock-tight like a door. Positively keeps water inside. Showerfold has built-in safety, too. Panels are guaranteed crackproof and shatterproof for life (no call-backs, no replacement costs).

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Eye appeal? Definitely. A rich choice of decorator colors, accented with gleaming trim, enhances the bath beautifully.



Showerfold looks expensive . . . but isn't. There's a style for every type and size of tub and shower.

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Model Home Special: Try a Showerfold for only $12.00. That, plus a half-hour installation, is all it will cost to show off a Showerfold in your model home . . . to let buyers see its advantages firsthand.

For full information, write Kinkead, Chicago, Ill. 60646, Dept. HH-972

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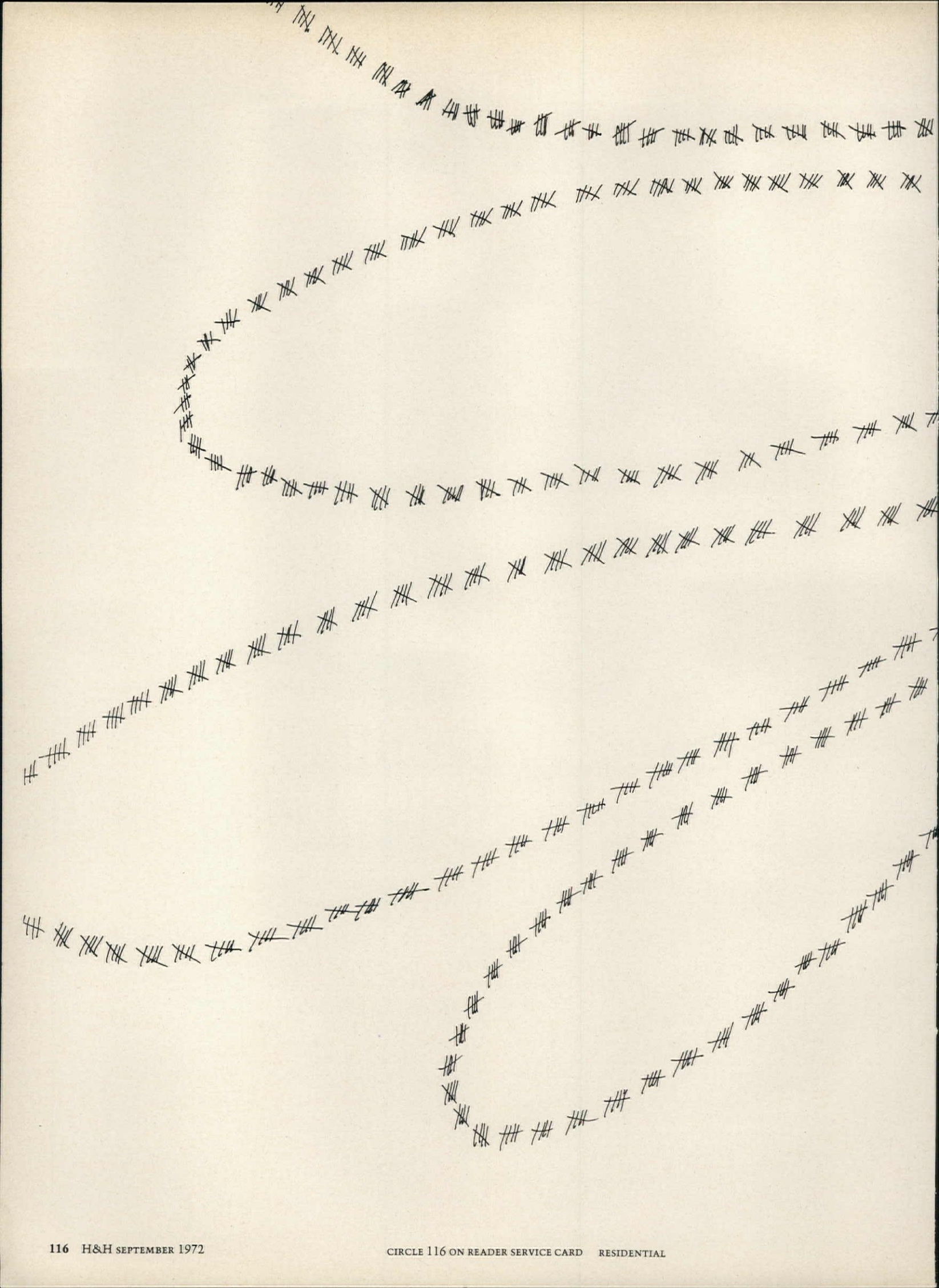
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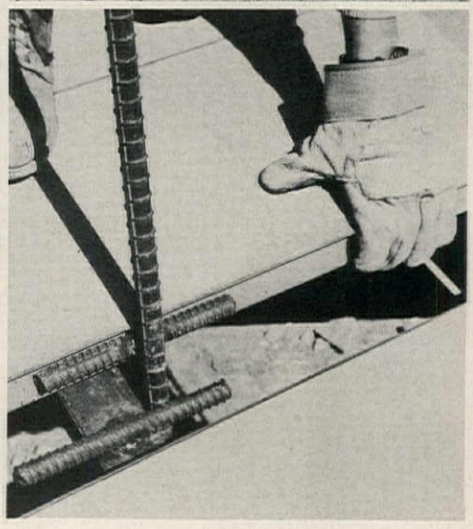
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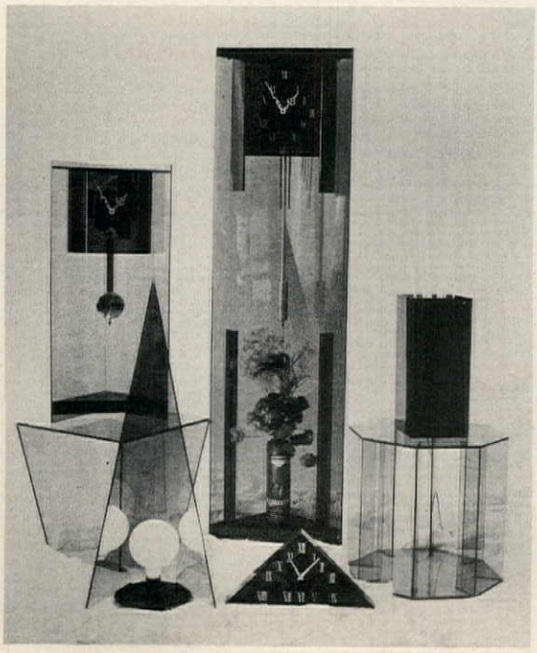




Dry-installation system speeds stair construction

Prefabricated steel and concrete stair system is precast, eliminating messy, time-consuming, on-site pouring and drying. The system consists of landing platforms and self positioning steel-encased precast treads. Components are engineered to be efficiently handled by two men equipped with a level, a rule and two ½" wrenches. After setting the landing frames at the correct level and completing masonry work, the stairway is moved into place and fastened to the frame *(above left)*. One man places treads on the stair while the other loosens each bolt for fastener and tightens it again to secure the step *(top right)*. Precast landing panels are then placed into the frame. Using a fishbone compressor, one man seals joints while the other fastens bolts *(above right)*. American Stair, McCook, Ill.

CIRCLE 255 ON READER SERVICE CARD



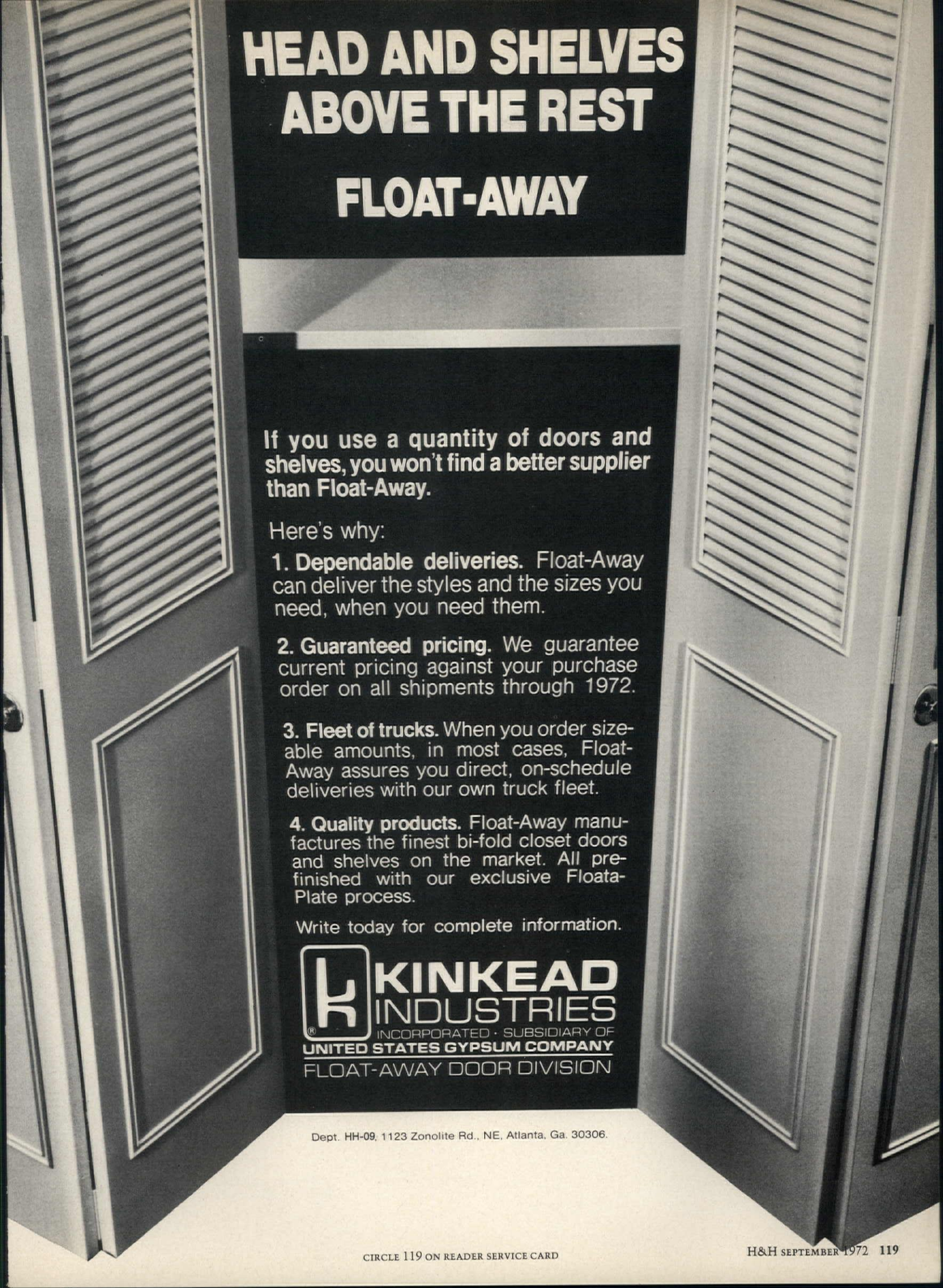
Lucite time pieces, lights and furniture are functional contemporary design elements for model units. A corner floor piece with Danish walnut trim and an up-dated grandfather-clock look stands 60" and chimes every quarter hour. Included in the collection are smaller clocks for tables and desks, a selection of lighting fixtures and a series of Lucite cubes and pedestals. Classic Contemporary Design, San Francisco.

CIRCLE 256 ON READER SERVICE CARD

Pre-finished plywood paneling, "Illusion," is printed to add decorative dimension. Available in the tree pattern shown, in flower designs and in vertical stripes, the standard-size plywood panels come in a full range of colors. Protected by a Poly-clad top-coat, paneling is washable, durable and easy-to-maintain. Evans, Portland, Ore.

CIRCLE 257 ON READER SERVICE CARD




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We have four regional distribution centers and over sixty warehouses around the country, so you'll have the appliances you'll need nearby.

We have factories, too. Nine of them. The largest, Appliance Park in Louisville, Kentucky, makes enough appliances to fill more than one hundred freight cars and truck trailers every day.

And we're expanding. But not by building just another factory. We're building another Appliance Park. This is Appliance Park East, in Columbia, Maryland. It will be about the same size as the one in Louisville. And we're expanding seven other plants too and have added a new multi-million dollar research and design center in Louisville.

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At GE, all signed contracts for major appliances are recorded in the contract register—an advanced computer system which keeps data on quantity, models, color, door swing, voltage, etc. Together with the date and place required.

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Keeping you supplied is a big job, but we at General Electric have been working hard to be ready to serve you.

So the next time you have an appliance order, think of our factories. Think of our warehouses. Think of our computer.

And say to yourself, "This is a job for General Electric."

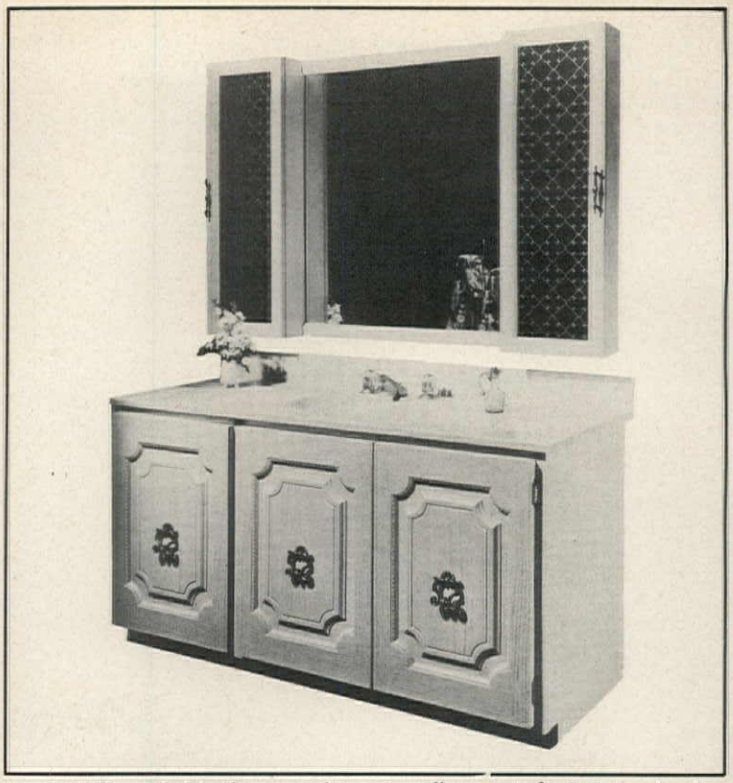


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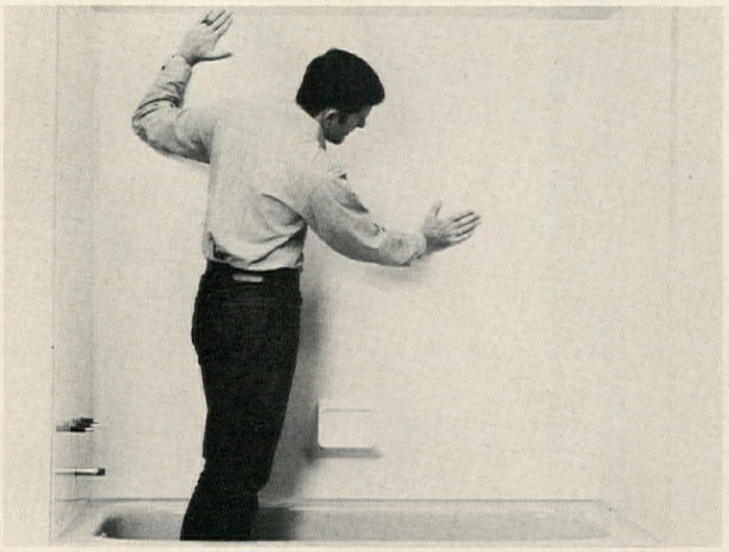
Surface-mounted bathroom cabinet offers three-way viewing and double capacity storage. Unit is available with optional incandescent top-lighting. Also shown is a marble-top lavatory with an integral bowl and back-splash and pecan-finished vanity base. General Bathroom, Elk Grove Village, Ill.

CIRCLE 200 ON READER SERVICE CARD



Provincially styled bathroom cabinets feature doors with ornamental carved borders. Special self-closing hinges permit doors to be snapped onto any number of bases after installation. Included in the line are the bases, matching flush or recessed wall cabinets, mirrors and frames. Chemcraft, Elkhart, Ind.

CIRCLE 201 ON READER SERVICE CARD



Fiber glass tub surround is easily installed over any hard, solid surface. No grouting, mitering or edge moldings are required. Side pieces wrap around to form part of the back wall, eliminating troublesome corner joints. Swan, St. Louis, Mo.

CIRCLE 202 ON READER SERVICE CARD

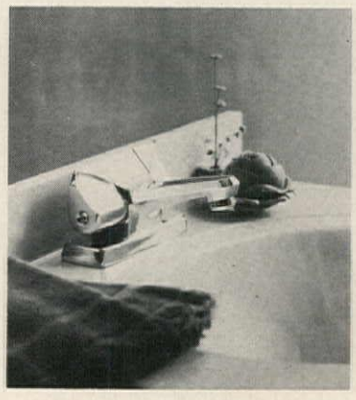


Matte glaze ceramic wall tiles are available in fifteen decorator shades including newly added colors of lemon yellow, lime green, spicy mustard, harvest gold and ripe avocado. Tiles are 4⅜" squares. Florida Tile, Lakeland, Fla.

CIRCLE 203 ON READER SERVICE CARD

Lavatory faucets have flip-type lever handles and a 4" spout. The 4"-wide centerset Olympian is available in two models: the "8000," equipped with an aerator and pop-up waste and "8002," with lift rod and extension. Unit is offered in a choice of four finishes, bright or brushed chromium or gold. Faucets feature a Pos-I-Pak brass cartridge which carries a 83⅓-year replacement guaranty against leakage or repair. Bradley Washfountain, Menomee Falls, Wis.

CIRCLE 204 ON READER SERVICE CARD





Thermostatic mixer valve offers positive water temperature control. The temperature is set on a control valve and maintained to insure comfort and safety in bathing and washing. A Freon control cartridge regulates water temperature within ± 1°. Unit can be repaired by simply replacing this cartridge. The line includes a full set of tub, shower and lavatory fittings and a kitchen sink unit. Temperature limit of 114° on tub and shower models prevents scalding. Eljer, Pittsburgh, Pa.

CIRCLE 205 ON READER SERVICE CARD

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- *It's an Electric Direct Expansion Fan Coil for summer cooling...*
- *an Electric Air Heater for Winter-time Comfort...*
- *an Electric Water Heater for Year-Round Operation.*

THE ELEC-TRI-PAC.
It's a water heater, air heater and an air-conditioning fan coil combination designed especially for multiple-unit apartment complexes, condominiums, office buildings, residences, and other limited-space applications.

IT'S A SPACE SAVER.
The 40-gallon Jetglas water heater, fan coil and 5, 8, 10 or 12KW strip heater will fit neatly into a 24"x28" area—a standard 2-foot closet. Cooling is supplied by a compact, 1½ or 2-ton remote electric air conditioner.

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The Day & Night Elec-tri-Pac can cut installation time up to 110 minutes per unit, because you're installing one combination unit as compared to installing three separate units individually.

IT'S A MONEY SAVER.
On all Day & Night Elec-tri-Pacs you can use a single circuit breaker and single electric circuit. This is even possible in the models with 8KW air heaters or larger as a result of the Current Limiting Sequence Circuitry furnished as standard equipment. You'll save up to $600 on a 20-unit building on wiring, circuit breakers, and labor alone.

IT'S A MAINTENANCE SAVER.
All electrical controls and the T&P relief valve are readily accessible through the front. The factory supplied air filter is placed on the outside of the casing for ease of service.

If you've got a building project, now or in the near future, that looks right for our new Elec-tri-Pac, you can get more information by contacting your nearest Day & Night distributor. Air Conditioning, Heating, Water Heating from the Day & Night Company.

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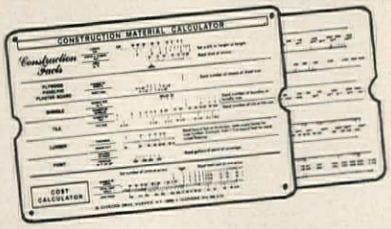
DAY & NIGHT ELEC-TRI-PAC

CIRCLE 123 ON READER SERVICE CARD

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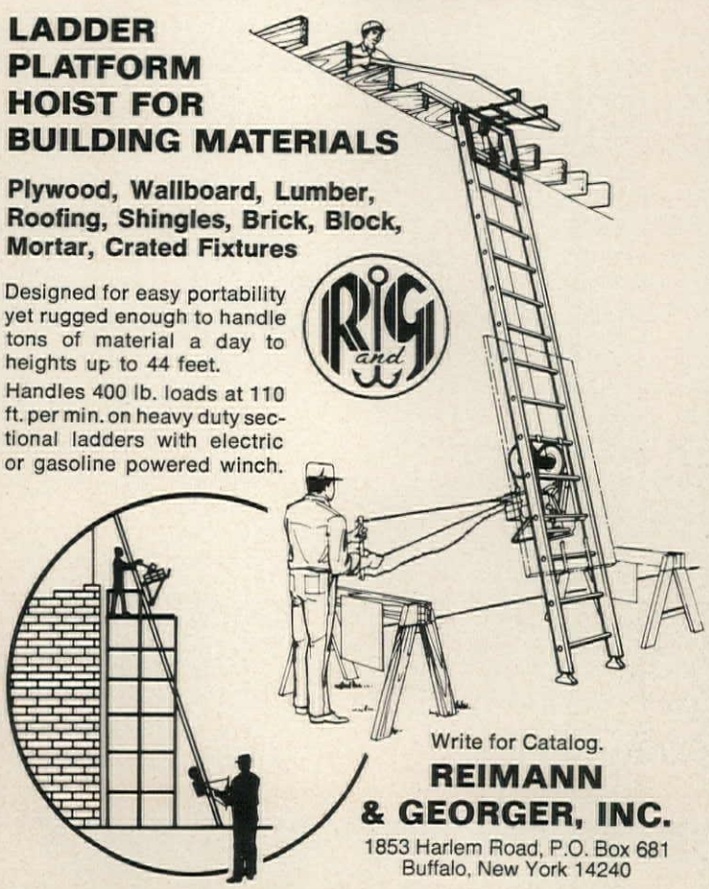
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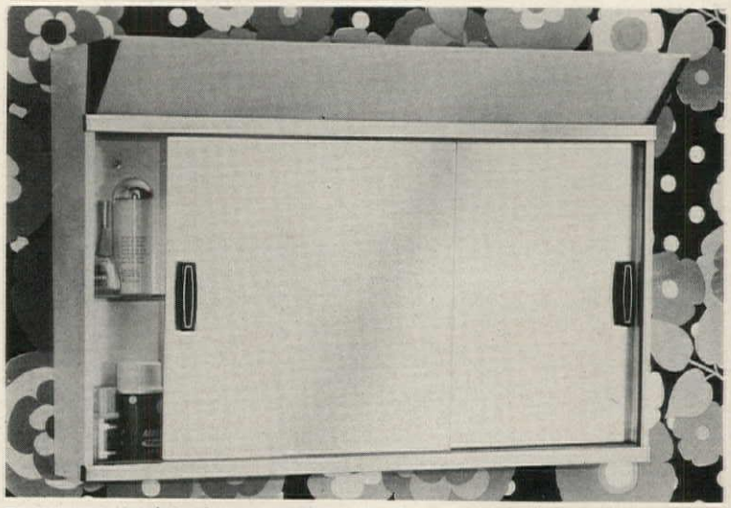
Five-in-one bath-accessory center includes a grab bar, a single handle control, a soap and shampoo tray, a diverter and a tub filler. The "Moenique" is available with a built-in pressure balancing system that maintains water temperature within 1°. Model, equipped with a self-adjusting cartridge, has strong sandwich-style mounting. Moen Div., Stanadyne, Elyria, Ohio.

CIRCLE 206 ON READER SERVICE CARD



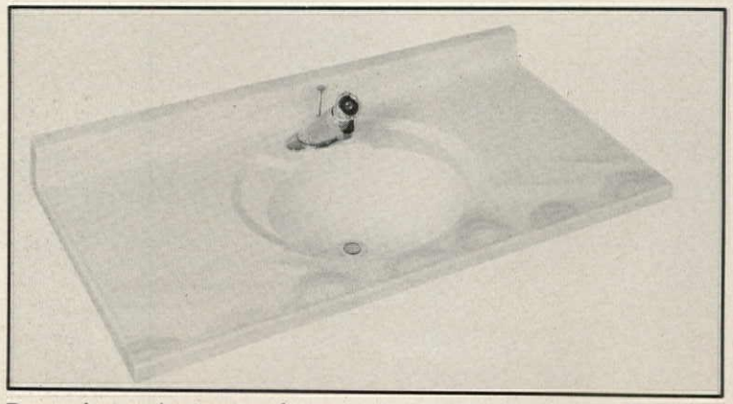
Fiber glass corner shower is specially engineered for use in limited area installations, such as small second baths, where maximum space utilization is a must. Folding shower doors slide open from either end of the molded unit to provide freedom of placement. Curved design eliminates the need for a third wall or end jams. Kinkead, U.S. Gypsum, Chicago, Ill.

CIRCLE 207 ON READER SERVICE CARD



Economy-priced bathroom cabinet is surface mounted for quick, easy installation. Steel-bodied "Moderne" has a baked-enamel finish inside and out. Unit is equipped with an incandescent light and an electrical outlet. Plate/float glass or window-glass sliding-door mirrors are electroplated and copper backed to prevent silver spoilage. Miami-Carey, Monroe, Ohio.

CIRCLE 210 ON READER SERVICE CARD



Decorative vanity tops with integral bowls and backsplashes are thermoformed from acrylic sheet and reinforced by structural plastic material. Units are not affected by household chemicals. Tops are available in solid and marbleized colors in lengths of 25" to 40". Peerless Plastics, Evansville, Ind.

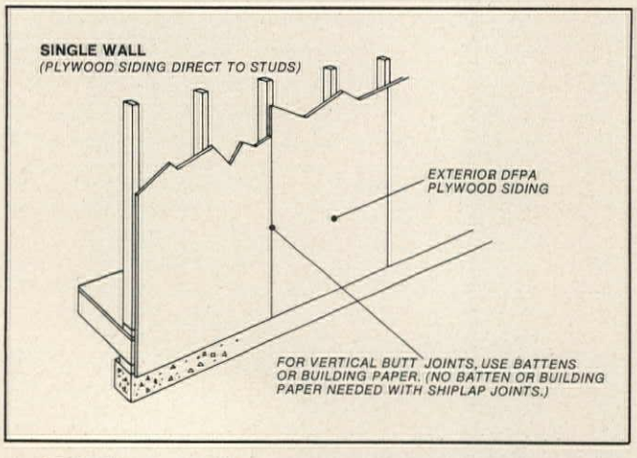
CIRCLE 212 ON READER SERVICE CARD

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APA Single Wall as combination siding-sheathing completely eliminates one application step.

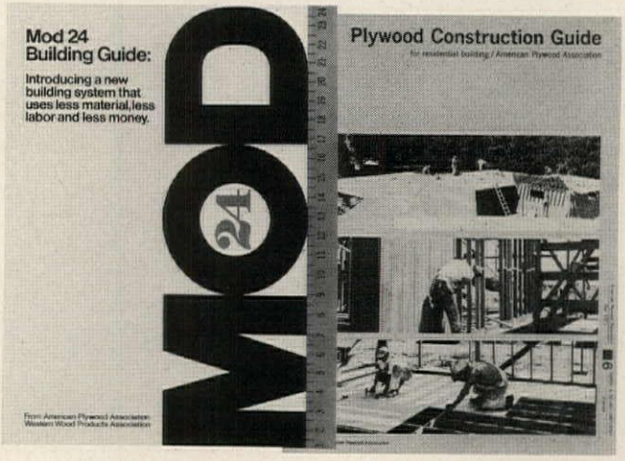
That amounts to a lot of money. In time and in materials.

And plywood single wall with framing spaced 24-inch o.c., rather than 16-inch o.c., can save even more. We just proved it in two test houses in Pleasanton, California. One with 24-inch spacing for walls and partitions. One with 16-inch o.c. Both 1,600 sq. ft.

The tests, conducted by the NAHB Research Foundation, showed wall savings of $140 on the house that used 24-inch framing.

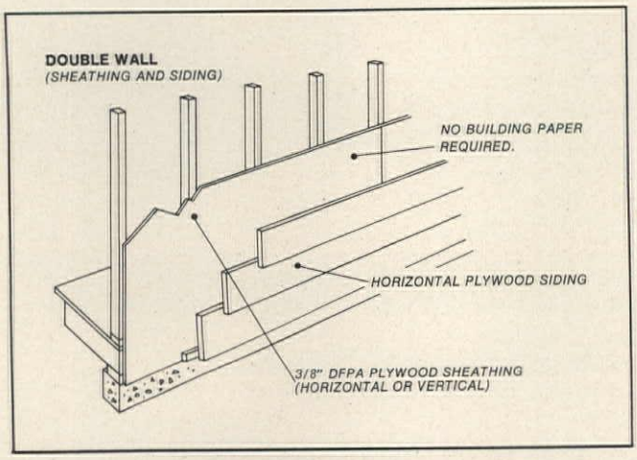
Good savings on walls. Even better when you build the whole house on a 24-inch module—floors, walls and roofs. We call it Mod 24 construction. You can call it anything you like. But the fact is the Mod 24 system uses less material, less labor and less money. Total savings of $218 on the 24-inch o.c. Pleasanton house. $218!

APA Single Wall and Mod 24 construction. Builders will like the savings. Codes accept the construction. Send the coupon at right for these books and learn more about building better for less.



Plan 2:

Double wall construction 24-in. o.c. can save 40¢ per lin. ft.



The 40¢ figure compares plywood wall sheathing with framing 24-inch o.c. to plywood sheathing 16-inch o.c., and is derived from tests conducted by the NAHB Research Foundation.

We know some builders are going to continue to use double wall construction, no matter what we say about single wall.

That's just great—as long as you use plywood sheathing. Because plywood sheathing is stronger, pound for pound, than any other material. You can forget about let-in bracing and building paper. Plywood is accepted for 24-inch o.c. construction by major model codes.

And plywood sheathing applied over framing 24-inch o.c. saves money. Just how much depends on you. For example, you'll save the most if you use Mod 24 framing-spacing for the entire house—walls, floors and roofs.

If you want more facts on plywood sheathing and Mod 24 construction, we've got them. Send the coupon—and join the plywood savings plan.

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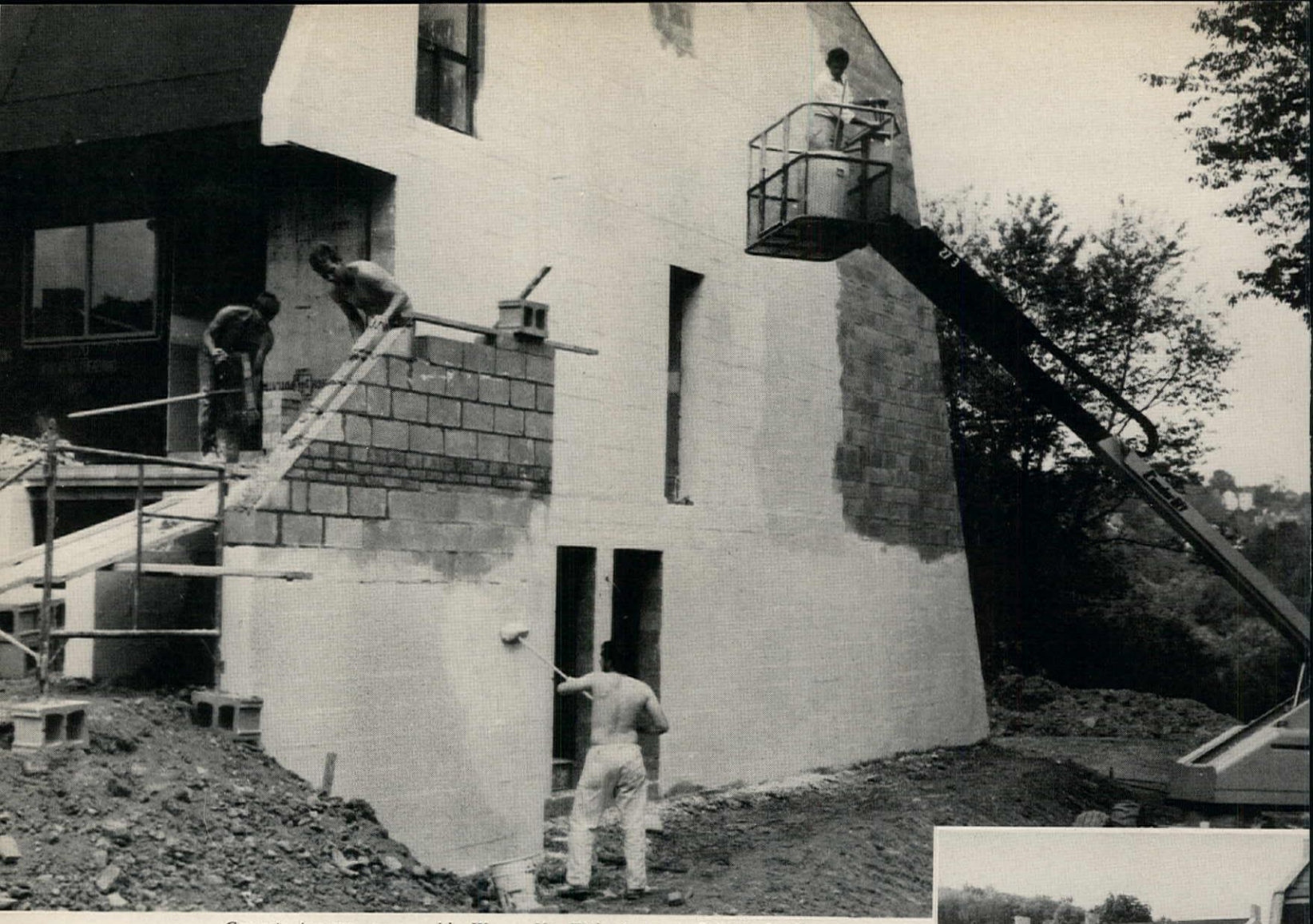
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AMERICAN PLYWOOD ASSOCIATION

Plywood quality-tested by the Division For Product Approval. DFPA

One of a series presented by members of the American Wood Council.



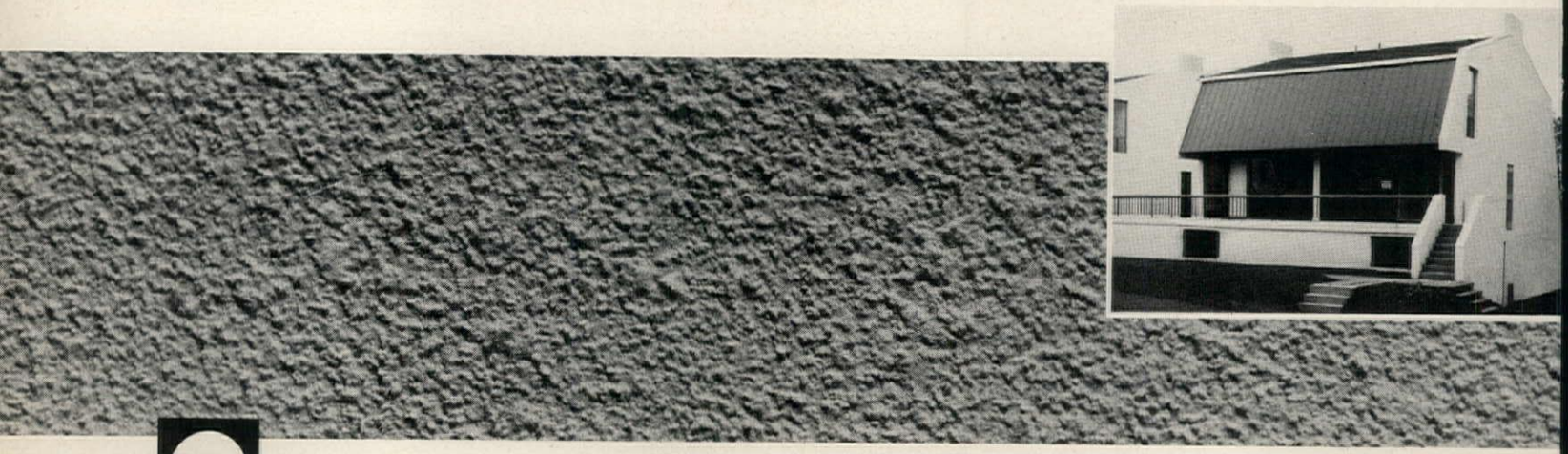
Cascade Apartments, owned by Warren Van Kirk; Arch., Art Lubetz; Gen'l. Cont., J. Miller



These newly-built apartments with gambrel rooftops take on an interesting Dutch Colonial feeling. All exterior block surfaces were sealed first with a brush coat of THOROSEAL cement-base coating to fill and seal all cracks and voids. A spray coat of THOROSEAL PLASTER MIX was then applied for a finishing texture. (Super bonding ACRYL 60 was used in both.) Here's another example of remarkable THOROSEAL qualities—low cost finishing that protects, waterproofs and decorates for the life of the building.

Attractive spray texture enhances Dutch Colonial look

Thoroseal Plaster Mix finishes and waterproofs masonry quickly and economically!



THORO STANDARD DRY WALL PRODUCTS, INC.

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CIRCLE 128 ON READER SERVICE CARD



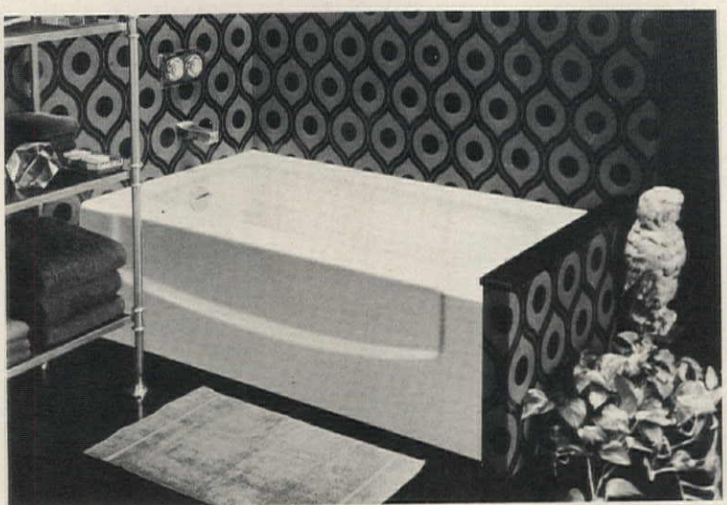
Sculptured tiles with a Spanish look can be used as solid patterns on interior walls or as accents. The line is offered in the matte white finish shown or in five bright glazes: antique gold, harvest gold, beige, yellow or antique white. All tile shades are available with color-coordinated grout to provide an unbroken appearance. U.S. Ceramic Tile, Canton, Ohio.

CIRCLE 208 ON READER SERVICE CARD



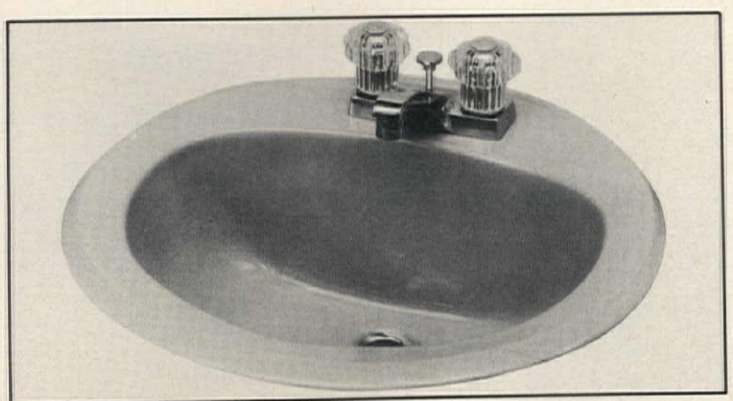
Decorative panels for the tub area are highly resistant to heat, moisture and stains. The ⅛"-thick prefinished hardboard panels are 5'x6'. The soft-lustre marbleized "Sarona" pattern is available in rose, blue, green and white with matching edge moldings. Only occasional wiping is needed to maintain the original lustrous appearance. Marlite, Dover, Ohio.

CIRCLE 209 ON READER SERVICE CARD



Acrylic-faced fiber glass bath unit, designed to meet the needs of small-volume contractors, is 30 lbs. lighter than a comparable steel tub. "ACRA-BATH" combines the strength and lightness of a fiber glass core with the toughness and color fastness of an acrylic exterior. Units are available in white and standard fixture colors. Universal-Rundel, New Castle, Pa.

CIRCLE 211 ON READER SERVICE CARD

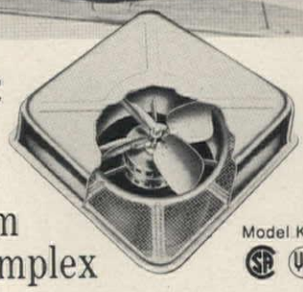


Self-rimming china lavatory is 19" in diameter and 6½" deep. Designed for use in vanity countertops, the unit can accommodate a 4" centerset faucet. Lavatory with anti-splash rim and concealed front overflow is offered in four colors: avocado, gold, blue and beige. Borg-Warner, Mansfield, Ohio.

CIRCLE 213 ON READER SERVICE CARD



Kool-O-Matic solves airconditioner overload problem in apartment complex



Model K-64

Problem: Despite complete gravity ridge-and-soffit attic ventilation system, the airconditioning system wouldn't hold upper-floor apartment temperatures at a comfortable level. Tenants were complaining, threatening to move out. The airconditioning system was constantly overloaded, required frequent service.

Solution: 150 Kool-O-Matic Automatic Power Attic Ventilators were installed directly on roof in minimum time. Electrical connections were readily made to existing circuits.

Result: The upper-floor apartments are now comfortably cool. There are no more complaints. No tenants were lost. The airconditioner load and operation and service costs were substantially reduced.

KOOL-O-MATIC CORP.

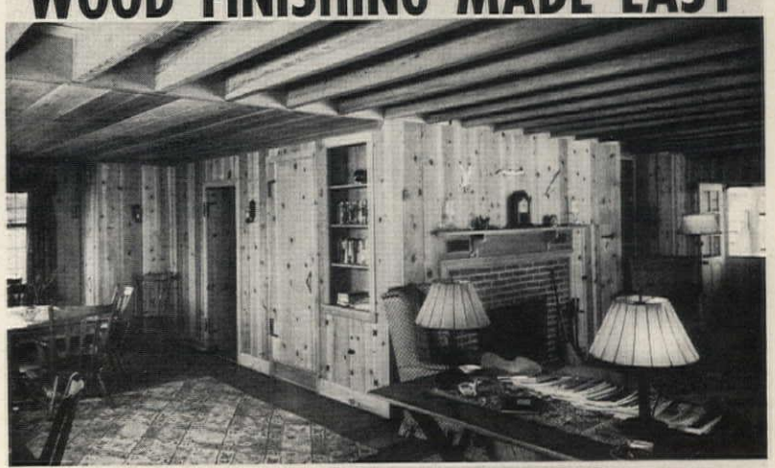
Dept. 103, 1831 Terminal Road, Niles, Michigan 49120

Building? Remodeling? Let Kool-O-Matic forestall attic heat and moisture problems for *you!* Get complete details, *now!*

The nation's leading producer of automatic attic ventilators.

CIRCLE 142 ON READER SERVICE CARD

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Home in Beach Haven, N.J.; Architect: Savery, Scheetz & Gilmore, Philadelphia, Pa.; Cabot's Stain Wax on paneling.

Cabot's STAIN WAX

Stains, Waxes, Seals in *one* operation

Time was when wood finishing was a long, arduous task. Today, Cabot's Stain Wax does the job in a single application. This unique "three-in-one" finish, suitable for all wood paneling, brings out the best in wood, enhancing the grain and producing a soft, satin finish in your choice of twelve colors plus black, white, and natural. When a flat finish is desired, use Cabot's Interior Stains.



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CIRCLE 129 ON READER SERVICE CARD



Panel-clip's Top plate tie,

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Accepted by the FHA, the International Conference of Building Officials and the Southern Building Code.*

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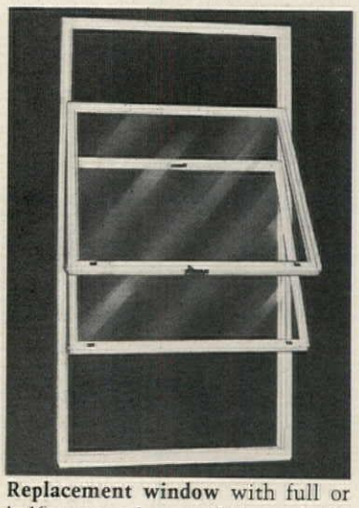
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 CIRCLE 130 ON READER SERVICE CARD



Spring-action T-bolt astragal for use on double doors incorporates weather-stripping and door lock and latch devices. The permanently installed anodized aluminum unit requires no maintenance. Empire Metal, Los Angeles, Calif.

CIRCLE 227 ON READER SERVICE CARD



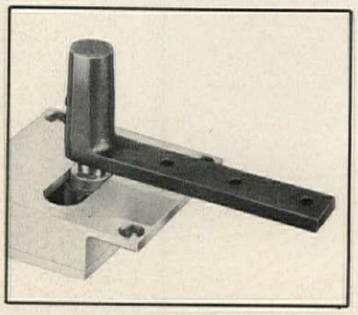
Replacement window with full or half screens has a tilt-in sash for easy cleaning. The unit features single-strength, double-strength or insulating glass, a permanent baked-on enamel finish and snap-in muntin bars. Norandex, Cleveland, Ohio.

CIRCLE 229 ON READER SERVICE CARD



Steel doors for residential use are furnished with magnetic weather-stripping around the perimeter which eliminates the need for storm doors. Warp-resistant doors are for single and double entranceways. Armco, Middletown, Ohio.

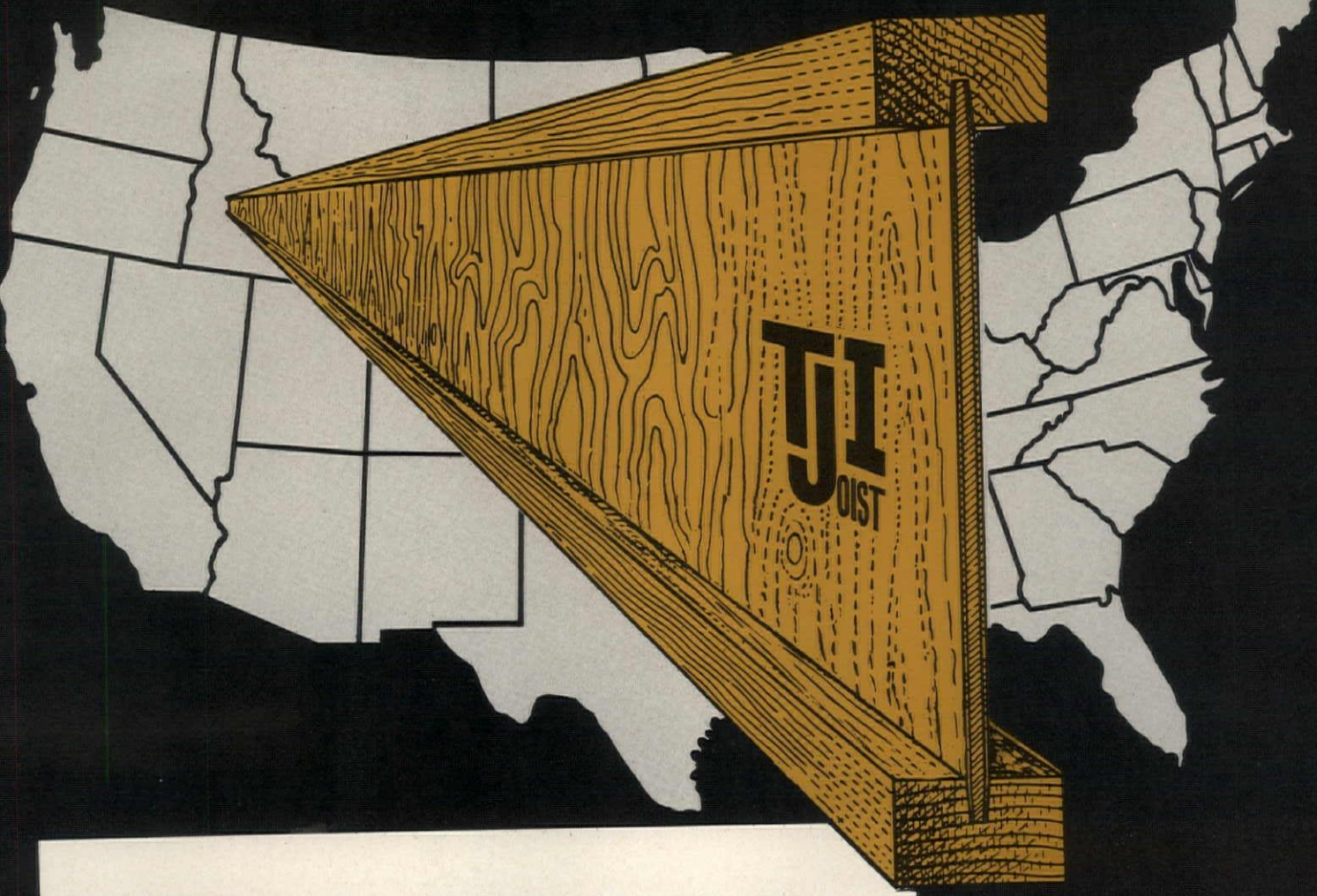
CIRCLE 230 ON READER SERVICE CARD



Heavy-duty rack and pivot hinge is structured to support doors up to 150 lbs. The hinge, which is designed to eliminate the need for rounded door edges, permits installation with close tolerance fit and concealed hardware. Heavy-gauge metal and bottom pivot support provide extra floor anchorage. Gear housing can be cement-set. Hager Hinge, St. Louis, Mo.

CIRCLE 233 ON READER SERVICE CARD

This is the fastest selling, new apartment floor joist in America today



Five million lineal feet in the first year and we'll double that in 1972. That's acceptance . . . . and for good reason.

The I Series in apartment floor systems will span up to 24 ft. at 2 ft. O.C. (up to 40 ft. in roofs). Available in any length to 60 ft. for multiple spans.

It's precision manufactured and provides perfectly level floors. Always straight, no twist or shrinkage and builder after builder reports that installation is two to four times faster than with conventional lumber joists. The plywood webs cut easily for accommodating wiring, plumbing and even large ductwork.

Cost? In many areas of the country it will actually compete with ordinary lumber joists, but everywhere it offers real labor savings and speeded construction for earlier rentals.

Available in depths from 10 to 24 inches from your nearby TRUS JOIST representative. Yes, he's busy but you can still get three week delivery.

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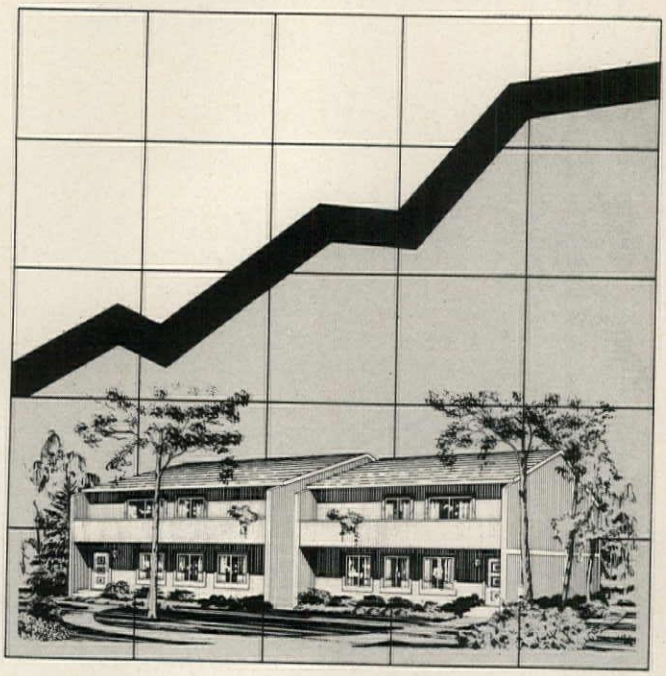


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Remember the old days, when weather delays, material defects, and human errors took big bites out of your profits? Nowadays, wise developers predict profits they can depend upon . . . with DELUXE Multi-Family residences.

Modern, factory modular construction techniques, along with rigid quality controls, make it easy for you to offer outstanding value at affordable prices . . . and consistent profits.

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With such a wide choice of floor plans and optional features, DELUXE HOMES practically sell themselves.

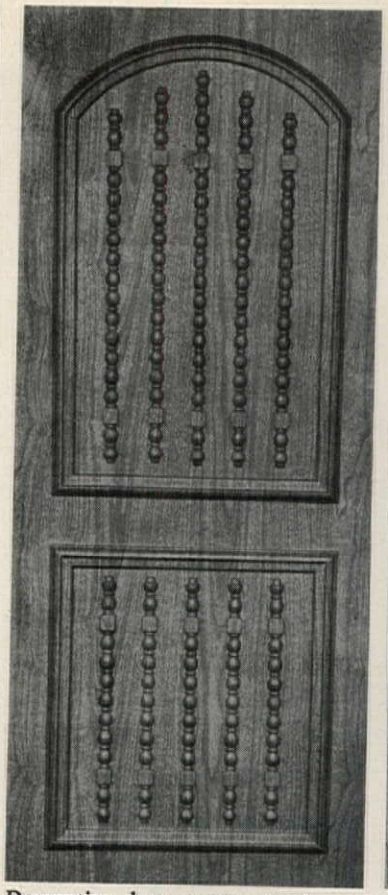
Investigate the DELUXE Multi-Family Homes merchandising programs, and discover how easily you can count your profits . . . then, watch them grow!

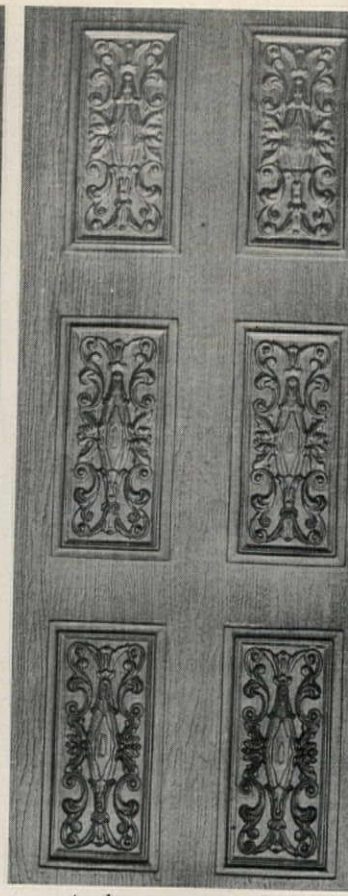
DELUXE HOMES

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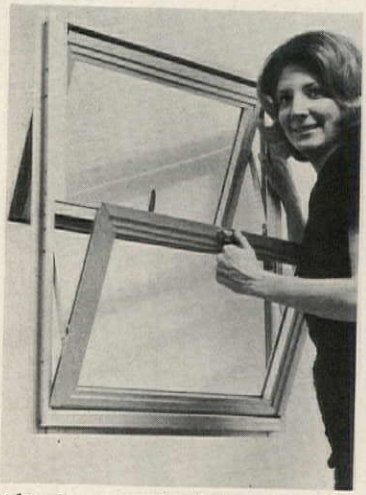
CIRCLE 132 ON READER SERVICE CARD





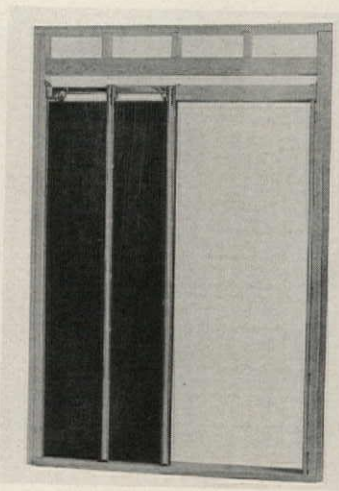
Decorative door covers simulate a hand-carved wood look. Available in walnut or white finish, "Fashion Doors" are applied with contact cement in the same way as wallcoving. Covers are for use indoors out. Decor Doors, Orange, Calif.

CIRCLE 228 ON READER SERVICE CAR



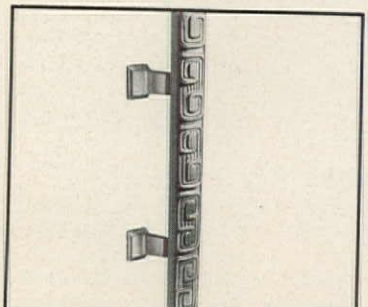
Aluminum vent windows can be opened to any position and held by an adjustable friction stay arm. The 1⅝"-deep units accept glass from ⅛" to ½". White bronze handles lock the vents into closed positions. Amarlite/Anacondia, Atlanta, Ga.

CIRCLE 231 ON READER SERVICE CARD



Pocket door set engineered for one-man installation requires no cutting of metal rail. The sturdy unit is adaptable for use with any type of wall construction including tile. One frame fits all door sizes up to 3'x6'8". National Mfg., Sterling, Ill.

CIRCLE 232 ON READER SERVICE CARD



Heartwood push-pull door handles are set into aluminum extrusions for strength and rigidity. Designs, carved from 1¼" solid American black walnut, are created by American artists. Wood is protected by a resin-oil formula. The line is available with offset and straight projection mounting brackets. Custom designs may be ordered. Builders Brass Works, Los Angeles, Calif.

70 Maytags average just 32¢ apiece for repairs at Hazelcrest Condominiums.



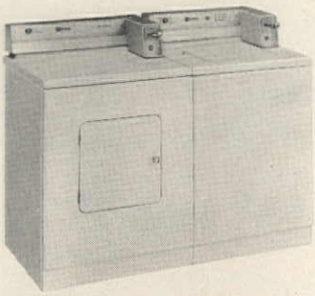
Reports Mr. Joseph C. Masterson, Manager: *"We're all-Maytag here, and our 35 Maytag Dryers have proved every bit as dependable as our 35 Maytag Washers."*

Opened in December of 1968, Hazelcrest Condominiums comprise 35 handsome buildings with a total of 285 units and 712 occupants in Hazelcrest, Missouri.

"We decided to go Maytag all the way, dryers as well as washers," writes Mr. Masterson. "It proved to be a good move. The residents couldn't be more pleased with these machines, and our whole laundry room operation is exceptionally smooth. Repair costs on our 70 Maytags have been practically negligible, averaging only 32¢ a year per machine."

Of course, we don't say all Maytags will match the record at Hazelcrest Condominiums. But dependability is what we try to build into every Maytag Commercial Washer and Dryer.

Find out what Maytag dependability can do for you. We'll also send details on exclusive Maytag DIAL-A-FABRIC Washers that let customers dial a programmed cycle for any washable fabric . . . *even wool!* One dial setting does it. *Mail the coupon.*



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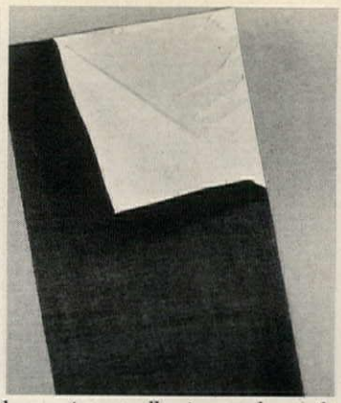
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CIRCLE 133 ON READER SERVICE CARD



Adhesive foil system is designed to increase the dependability of air handling closure systems. Available in a wide selection of smooth face or scrim patterns, the foil has high initial grab and superior adhesive properties. Rolls come in 180′ and 300′ lengths and 2″ to 4″ widths. Morgan Adhesives, Stow, Ohio.
CIRCLE 235 ON READER SERVICE CARD





Strippable adhesive for applying vinyl wallcovering to wallboards insures easy removal of the material without damaging or marring the base surface. The non-staining, mildew-resistant adhesive can be easily applied with roller or brush. Priming of wallboard is unnecessary. Vicrtex, L.E. Carpenter, New York City.
CIRCLE 238 ON READER SERVICE CARD



Latex stain with a water base can be easily applied without sanding or priming. The mildew-resistant coating will not peel, crack or blister. The fast-drying stain, which does not present a fire hazard, can be applied to raw or stained wood but not to painted or sealed surfaces. Available in 16 colors, the stain is ideal for rough-sawn and vertical siding, shingles and clapboard. Brushes and rollers may be cleaned with warm soap and water. Samuel Cabot, Boston.
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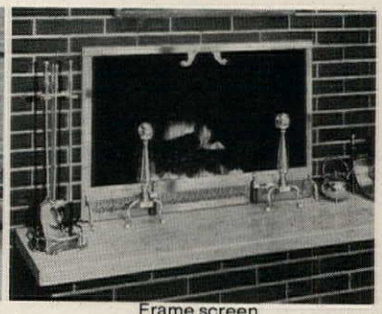
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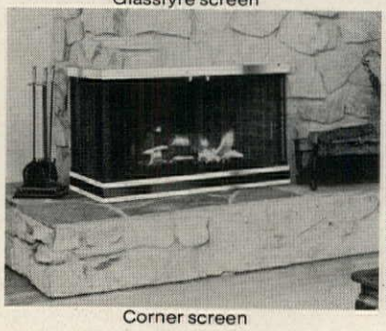
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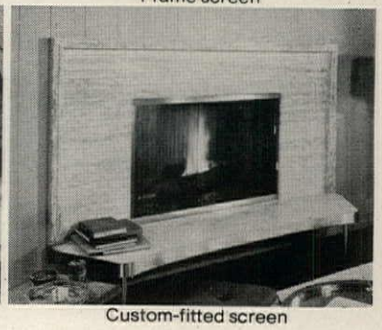
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CIRCLE 237 ON READER SERVICE CARD





Polysulfide polymer flexible sealant permanently seals wood, metal, glass, tile masonry and most plastics. The easily applied "Perma-caulk," suitable for interior or exterior use, is waterproof. Macklanburg-Duncan, Oklahoma City, Okla.

CIRCLE 236 ON READER SERVICE CARD



Peel-up carpet adhesive system is designed for the installation and removal of rubber-backed, latex-backed, needlepunch and jute-backed carpets. The system consists of a white latex adhesive and a clear primer coat for use on porous wood and concrete floors. Consumer Glue, St. Louis, Mo.

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A polyurethane finish for exterior or interior wood or metal surfaces, "Defthane" creates a super-hard clear coating that is claimed to outlast varnish 2-to-1. A choice of two finishes, gloss or semigloss satin, is available. "Defthane" is especially recommended for areas where high resistance to weather and wear is necessary. The coating comes packaged in pint, quart or gallon containers as well as 13 oz. aerosol spray cans. Deft, Torrance, Calif.

CIRCLE 241 ON READER SERVICE CARD





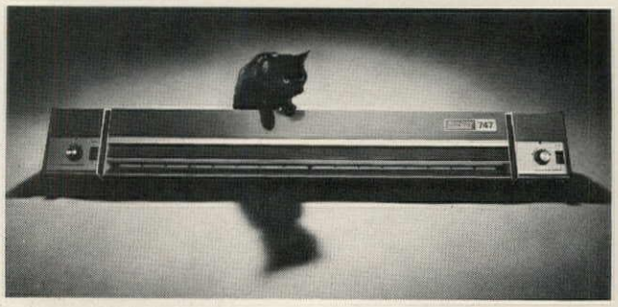
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Pollution control: A corporate responsibility



Pollution and pollution abatement have become important aspects of every business. They affect budgets, profit and loss, position in the community, corporate image, even the price of stock in some cases.

Pollution is a now problem that is receiving now attention from astute businessmen. Water treatment plants, fume scrubbers and filtration systems, land reclamation, plant beautification, litter prevention, employee education programs, are all types of things industry is doing to help in the pollution fight.

But regardless what a businessman is doing today he must be considering pollution control efforts for tomorrow.

One thing he can do is write for a free booklet entitled "71 Things You Can Do To Stop Pollution." It doesn't have all the answers on pollution. But it might give a businessman a few ideas for both today and tomorrow.

People start pollution.

People can stop it.

Keep America Beautiful

Advertising contributed for the public good

Washington Homes Inc. makes their "Mid-American Dream Homes" a reality with Crown Aluminum.

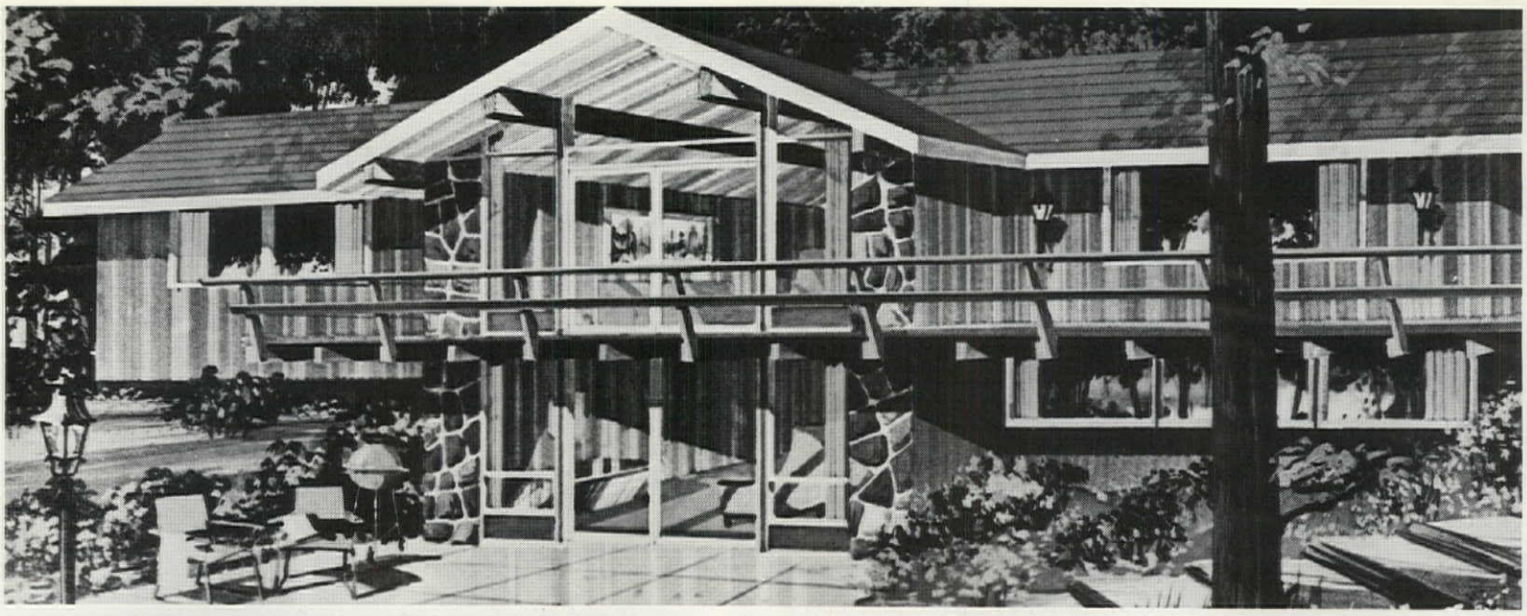
Anybody can make a $50,000 house look like a $50,000 house. Building a home that will cost half as much, and look just as great isn't so easy. But Washington Homes, Inc. is doing it. Using Crown Aluminum exterior building products, they've built many beautiful homes in Washington and Baltimore communities at an average price of $25,000. According to Washington Homes' Executive Vice President, Lawrence Breneman: "We find our buyers are more and more conscious of quality construction, design, color selections and most of all maintenance-free products. Crown Aluminum provides the answer for *all* three." For more information about Crown Aluminum's Dream Home siding, soffit and fascia, gutters and downspouts, and shutters write or call Merv Feldman, Crown Aluminum Industries, RIDC Industrial Park, Pgh., Pa. 15238. We can help make your beautiful homes affordable. And your affordable homes beautiful.

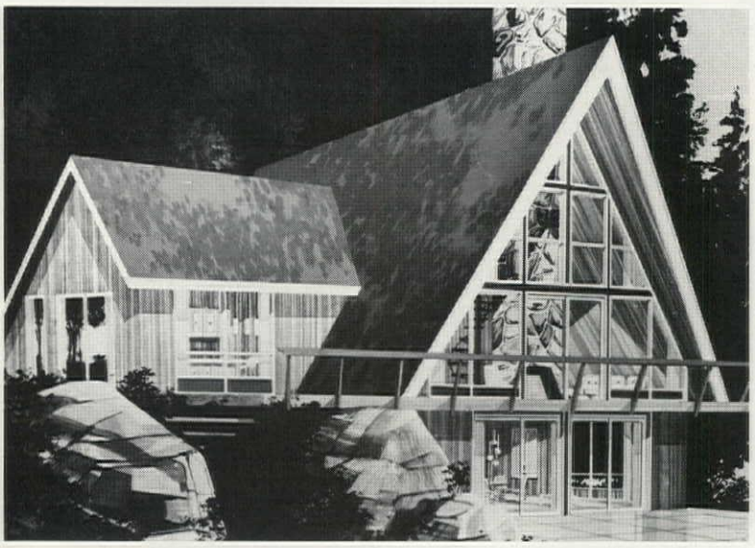
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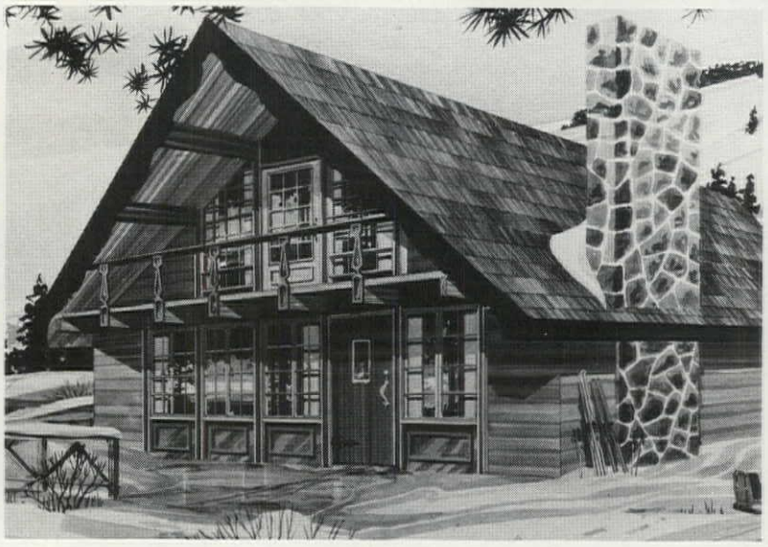
CIRCLE 151 ON READER SERVICE CARD



Lawrence Breneman
Executive Vice President
Washington Homes, Inc.







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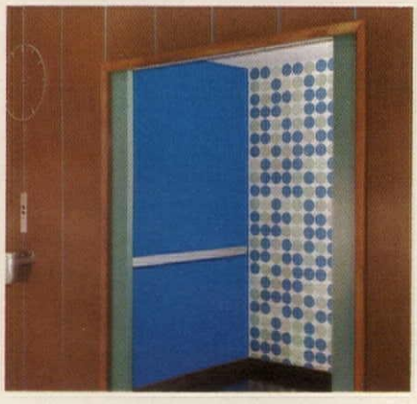
CIRCLE 160 ON READER SERVICE CARD

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FORMICA® products give investment property a long lease on life.
Elegant but durable, require practically no upkeep.









Whether remodeling or starting out new, Formica® laminated plastics will please both tenant and owner. Warmth and beauty invite new rentals and renewals. Maintenance is a breeze and refinishing forgotten.

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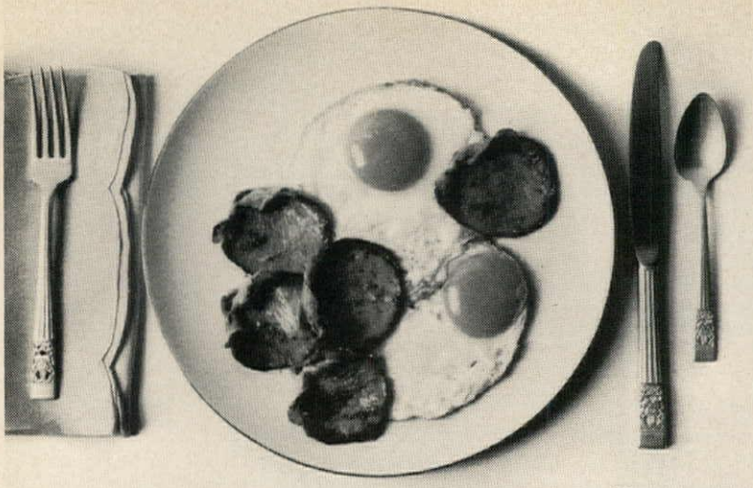
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To talk business, talk to Jim Innes at (609) 365-4550. He's our national coordinator. Or call the Associated company nearest you.

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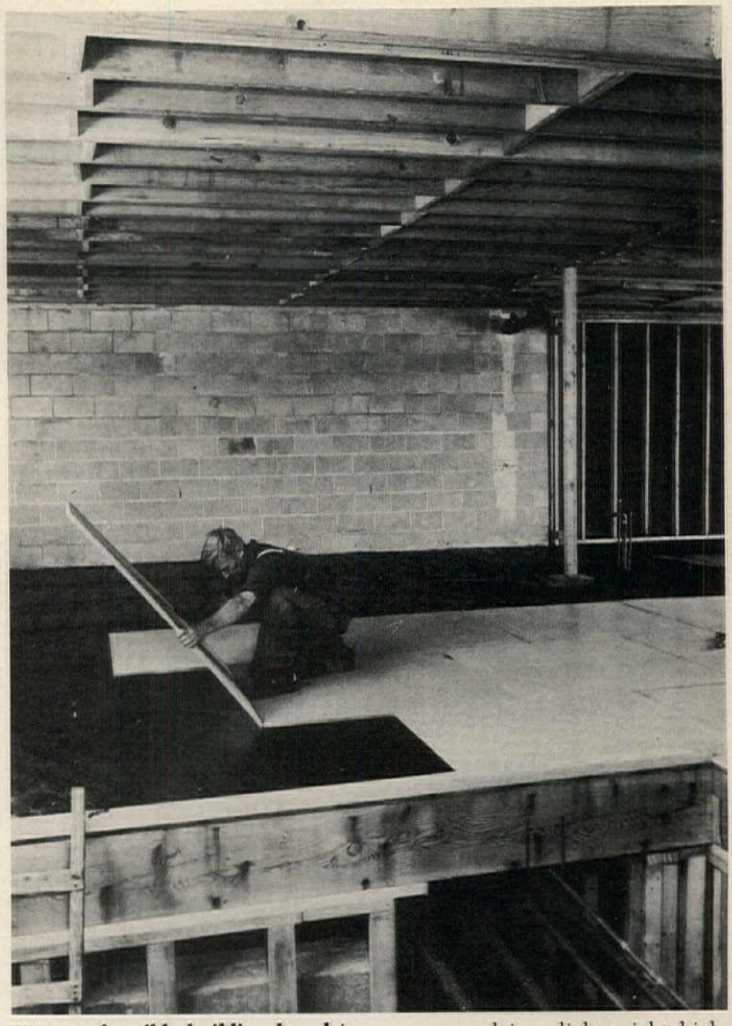
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Non-combustible building board is made of 100% recycled wood fiber material that has been impregnated with chemicals to protect against flame-spread, termites, rot, fungus and moisture. The substance is compressed into lightweight high-density, insulation boards in $^{15}/_{32}$" or $^{5}/_{8}$" thicknesses and sizes of 4'x8', 4'x12', 8'x8' and 8'x12'. Homasote, West Trenton, N.J.

CIRCLE 214 ON READER SERVICE CARD

Polystyrene "Saftiplass" panels can be easily cut or sawed into any size or shape. The plastic material will not shatter or sliver, eliminating the potential of serious injuries. "Saftiplass" is much more difficult to break than glass, making it generally safer. The clear, economical panels, available in 24"x48" or 24"x72" sizes, can be used in a variety of applications including shower enclosures, storm windows or doors and room dividers. Lancaster, Redondo Beach, Calif.

CIRCLE 216 ON READER SERVICE CARD



Circular stairs for interior use are available in a number of standard heights. All units allow for a gradual rise with a gentle quarter circle turn to the right or left. Stairs are available in two widths and can be supplied with open handrail on one or both sides or ordered freestanding. Stairways are offered in two wood finishes. Fitzpatrick Stair, Burlington, Ontario, Canada.

CIRCLE 219 ON READER SERVICE CARD

Curved aluminum moldings and screeds for drywall installation can be used for either interior or exterior application. Available in 12 designs, the moldings can be used for arches, reverse arches and paraboloids. The curved units offer a great deal of design flexibility since they can be combined with straight moldings for special effects. Fry Reglet, Glendale, Calif.

CIRCLE 218 ON READER SERVICE CARD

CIRCLE 168 ON READER SERVICE CARD

Paint job, PF-L style.

PF-L® siding from U.S. Plywood. The minimum-maintenance exterior that can turn your buildings into best sellers. Because it's surfaced with Tedlar.® A polyvinyl fluoride film that's just about the most durable exterior finish ever developed.

PF-L comes clean with a simple hosing. Even really difficult staining agents, such as roofing tar, wipe off with soapy water, solvents or detergents.

Thanks to Tedlar, PF-L is unaffected by the usual weatherers like chemicals, soil, salt air, sandstorms, rain, hail and extreme temperature.

It has great color stability, too. And because PF-L is naturally resilient hardboard, it resists dents, gouges and other damage.

Another advantage of PF-L is that it's a money-saver to install. Finished walls can be put up in any weather, by ordinary workers, with conventional carpentry tools, either direct-to-stud or over sheathing.

PF-L is available in Lap or Board and Batten. In Shell White, Granite Gray, Doeskin, Georgian Gold and Bayberry, with a full line of Tedlar surfaced accessories to match.

PF-L. A great way to build in minimum maintenance in multi-family and single-family dwellings. For more information, contact your local U.S. Plywood Branch Office.

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CIRCLE 169 ON READER SERVICE CARD





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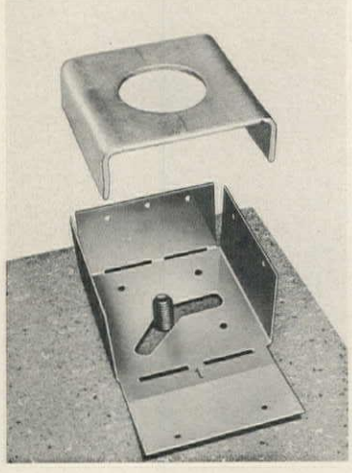
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PRODUCTS/STRUCTURAL



Prefabricated, pre-erected stairs are suitable for use in masonry, concrete, steel or wood structures and precast systems. Each steel tower contains a complete staircase up to 40′ high including treads, risers, landings and rails. Towers can be used during the construction period, eliminating the need to erect wood rails and ladders. Pico Safe Stairs, Hyattsville, Md.

CIRCLE 215 ON READER SERVICE CARD

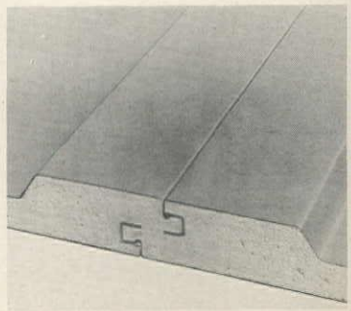


Post base clip aids in beam erection, making post positioning easy even when bolts are out of line. The adjustable two-piece clip consists of a base cover of 16-gauge zincplated steel and a support plate of 11-gauge galvanized steel. The cover, equipped with weep holes to prevent moisture build-up, has a special finish that resists weathering and holds paint. Engineered for use with 4″x4″ posts, the clips are termite resistant and rotproof. Panel Clip, Farmington, Mich.

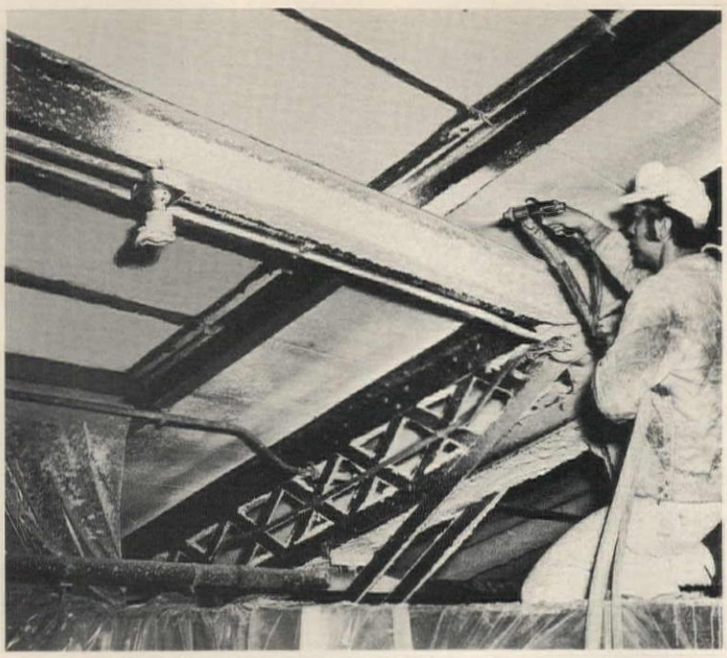
CIRCLE 217 ON READER SERVICE CARD

Metal building panels with a built-in interlocking-joint system provide weather-tight insulation. The patented joint is equipped with a factory-installed gasket. When combined with a urethane core, the system permits a minimum of air penetration providing totally effective insulation even at joints. Interlocking units make on-site erection fast and easy. Glaros, Rankin, Pa.

CIRCLE 220 ON READER SERVICE CARD

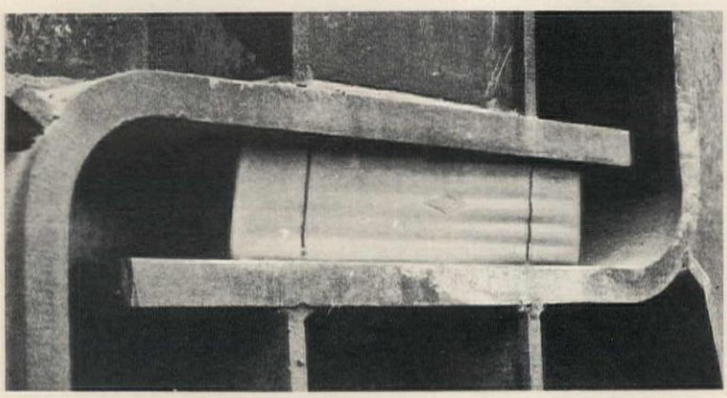


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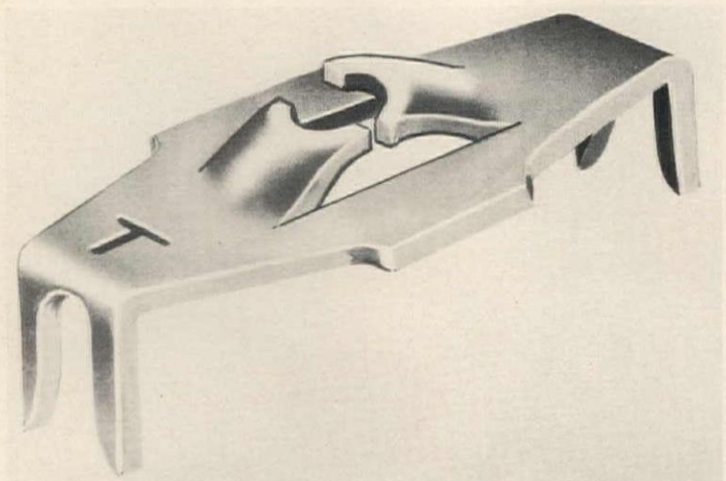
Spray-on fireproofing for exposed structural steel beams and columns provides protection for up to four hours. Fire heat causes a chemical reaction in "Pyrocrete" during which cooling water vapor is released. This cooling agent protects the steel against structural failure. Carboline, St. Louis, Mo.

CIRCLE 221 ON READER SERVICE CARD



Elastomeric bearings for steel and concrete structures accommodate movement in vertical, horizontal or rotational directions. Weathertight Neoprene material is virtually maintenance free, requiring no cleaning, lubricating or painting. The bearings can be furnished with holes for use with fastening pins and bolts with no change in performance. Fel-pro, Skokie, Ill.

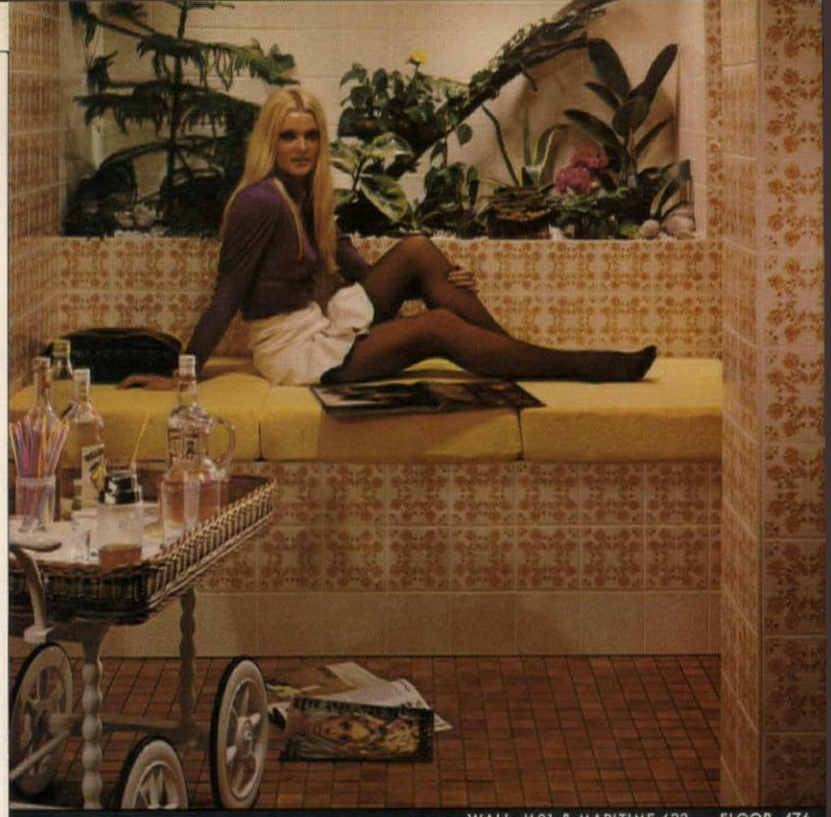
CIRCLE 223 ON READER SERVICE CARD



Self-locking Tinnerman wood anchors speed fastening of plywood panels by eliminating spanners and lock washers. The anchor is placed over a drilled hole and tapped into the wood. A screw is then inserted into the hole and turned until tight. Clips grab the screw and hold it securely. Anchor can be use with .028" to .031" plywood. Engineered Fasteners, Cleveland, Ohio

CIRCLE 225 ON READER SERVICE CARD

CIRCLE 171 ON READER SERVICE CARD →



WALL: H01 & MARITIME 622 FLOOR: 476

master crafted
for walls... for floors



WALL: N03 FLOOR: 246 ANTIBES & 246 ESTEREL

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How to lower your construction costs effectively with Lull High Lift Loaders!

Material costs are pretty well fixed but you can do something about the high cost of labor with effective material handling on the job with these machines. Here's how . . . .

By working effectively in gumbo mud . . . loose sand . . . snow . . . and rough ground! In fair weather or foul Lull High Lift Loaders speed materials to your crews keeping them busy working . . . not waiting for materials.

Four wheel drive . . . four wheel steer — oscillating axles for solid ground contact and superior weight distribution keeps material moving to your crews.

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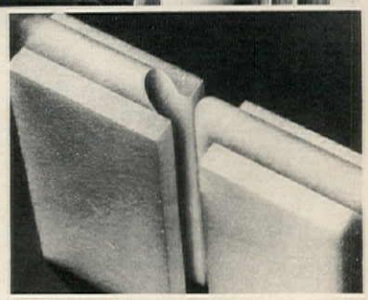


LULL

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St. Paul, Minnesota 55111

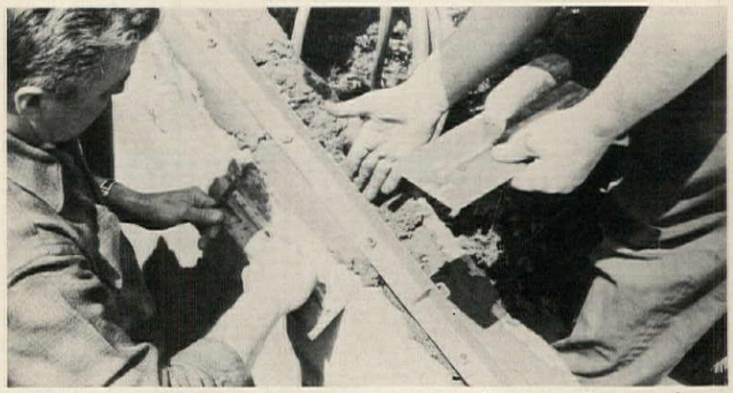
PRODUCTS/STRUCTURAL





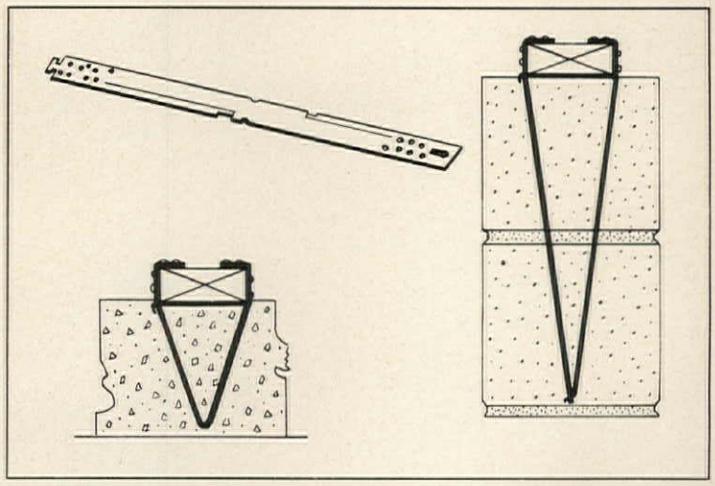
Rigid plastic foam insulation functions as nonstructural sidewall as well and requires no vapor barrier. T&G edging runs on all four sides of the lightweight boards providing leakproof mating. On-site tailoring of window and door areas is easily accomplished by cutting material with a sharp knife. AMSPEC, Columbus, Ohio

CIRCLE 222 ON READER SERVICE CARD



Fast-setting cement for patching and anchoring is safe and easy to use. The water-mixed material spreads easily with a trowel. It permanently secures bolts, posts, railings and signs or repairs cracks and holes in floors, walls or ceilings. Weather-resistant "Pre-Krete" is available in one-, two-, five- and ten-pound boxes. Pocono Fabricators, East Stroudsburg, Pa.

CIRCLE 224 ON READER SERVICE CARD



Framing device, which anchors wood sills to either concrete or masonry-unit foundations, replaces the conventional bolt anchor in most installations. The 18⅝"-long, 1"-wide zinc-coated steel unit can be bent into a V where penetration into a 6" concrete slab is needed. When 15" penetration is required, two anchors can be connected. TECO, Washington, D.C.

CIRCLE 226 ON READER SERVICE CARD



The long and the short of Palco-Loc Redwood

LONG IN LENGTH—up to 20 feet—where it counts the most; for fascia, soffits, rake, frieze boards, corner boards, trim.

SHORT ON COSTS—the long lengths reduce application costs and trim waste.

Here's a knot-free clear grade of Certified Kiln Dried Redwood. It stays flat and straight, holds finishes longer. Can be ordered in vertical grain to eliminate grain raise.

Palco-Loc fascia patterns are single or double-plowed to receive either 1/4" or 3/8" soffits. Palco-Loc is also made in S4S finish, in tongue and groove, and most standard patterns. Available paint-primed and paper-wrapped.

Palco-Loc is finger-jointed with exterior waterproof adhesive and complies with FHA requirements for exterior and interior uses (non-structural).

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A better way to cool, dehumidify, heat, ventilate, and filter and circulate air in industrial, commercial and residential buildings—the Ra-matic is quiet, economical, and easily installed in new or existing structures.

This forced air unit features a convenient push-button selection system, adjustable air flow, 208/230 volt rating, and AHAM certification.

The Ra-matic heating elements are low density totally enclosed sheath type and are equipped with thermal cutout if normal temperatures are exceeded.

The cooling system compressor is hermetically sealed and internally spring mounted with vibration isolators. The P.S.C. type motor has a capacitor and overload protection.

Convenient installation is achieved with sleeve, louver, chassis, enclosure and extender for flush mounting to any wall thickness.

Quality, convenience, and style make the Ra-matic thru-the-wall unit a better way for many applications.



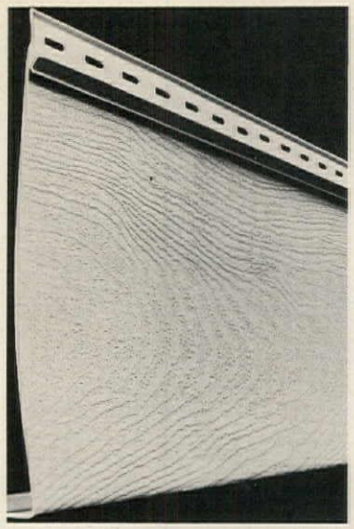
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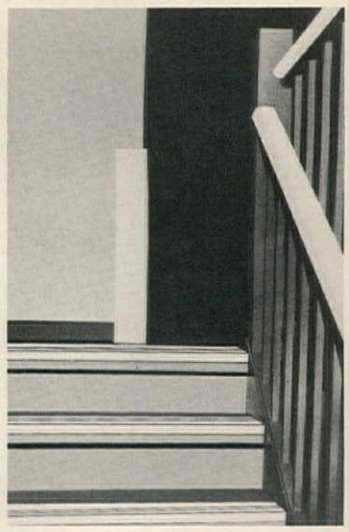
CIRCLE 174 ON READER SERVICE CARD

PRODUCTS/EXTERIORS



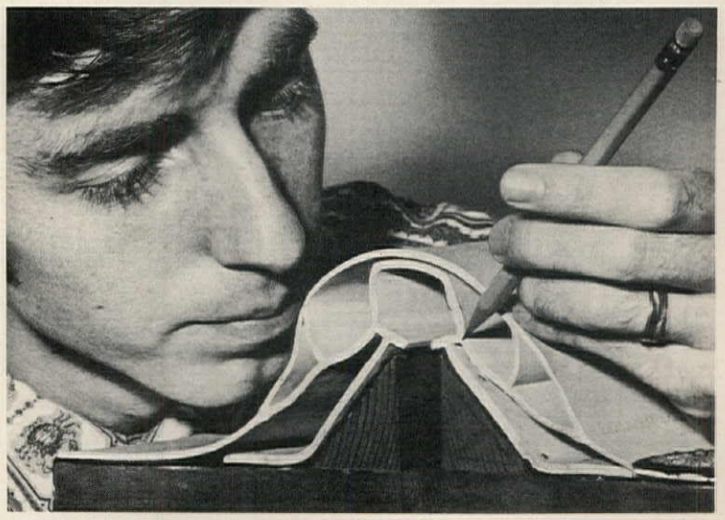
Vinyl siding features a woodgrain texture. Panels are available in four colors—white, yellow, gray and green—and come in both 8" and double-4" styles. Accessory pieces, such as starter strips, inside and outside corners, undersill trim and window flashings, are color matched. Certain-Teed, Valley Forge, Pa.

CIRCLE 242 ON READER SERVICE CARD



Yellow safety strips of polyvinyl chloride signal a warning. They eliminate the need for constant painting and maintenance. Available are stair nosing marker for concrete stairs, pipe rail marker for railings or gate applications and corner guards for edges of equipment. Pawling Rubber, Pawling, N.Y.

CIRCLE 243 ON READER SERVICE CARD



Vinyl roof expansion joint cover forms a vapor seal. If stepped on it will spring back to the proper position. The cover is equipped with a nailing flange and can be installed by one person. Advantages include its long length, one-piece construction and lack of metal parts. B.F. Goodrich, Akron, Ohio

CIRCLE 246 ON READER SERVICE CARD

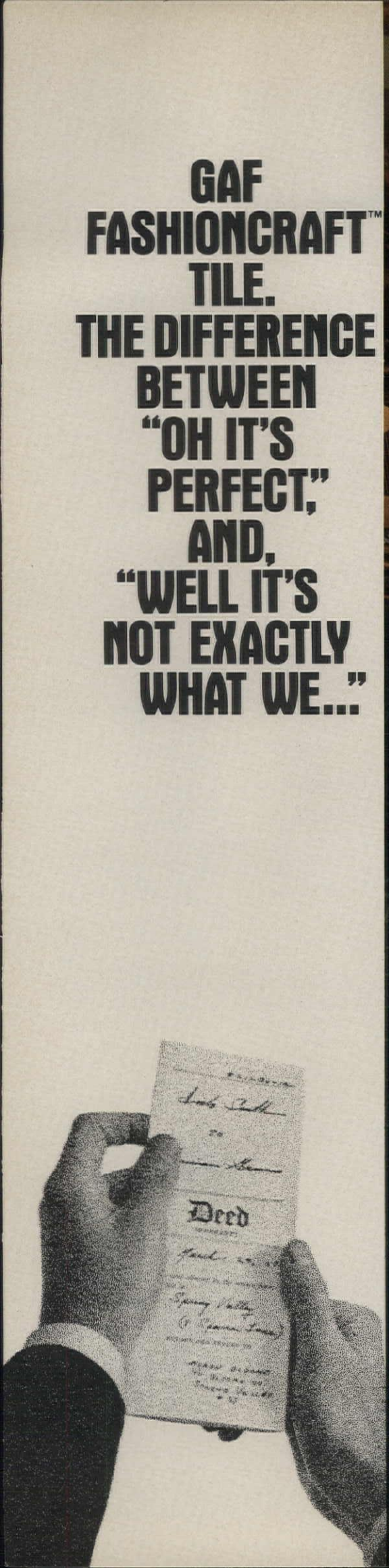


Neolon decking is water resistant and has elongation properties which prevent splitting. Designed for roof terraces, balconies, walkways and floors subject to flooding, seamless, easy-to-maintain decking can be applied to concrete, plywood, masonry and metal surfaces. Desco International, Buffalo, N.Y.

CIRCLE 248 ON READER SERVICE CARD

CIRCLE 175 ON READER SERVICE CARD →

GAF FASHIONCRAFT™ TILE. THE DIFFERENCE BETWEEN "OH IT'S PERFECT," AND, "WELL IT'S NOT EXACTLY WHAT WE..."



Here's how GAF can help you make the house you build somebody's Dream House.

Just cover the floors with GAF Fashioncraft Vinylflex® Tile.

A Fashioncraft Tile floor is perfect for that all-important first impression that can make or break a sale.

It comes in enough eye-catching patterns and colors to give every room in the house a look of style and quality.

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Each tile is a full 3/32" thick. And its extra-deep embossing can handle much more wear than regular residential tile.

It's the kind of long-wear reliability a potential customer can see and feel for himself.

GAF Fashioncraft Tile. For a great first impression—and a lasting one too.

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Cascade®!

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Molded Stone® is only 1/5 the weight of concrete for easy handling, yet stronger than natural stone for a permanent, trouble-free installation. The smooth, non-absorbent surface wipes clean in a jiffy, can't rust or corrode, and is unaffected by normal household chemicals. And Fiat offers you *nine* decorator colors and three different shapes to help clinch the sale. Contact your Fiat representative or write Dept. HH-9.

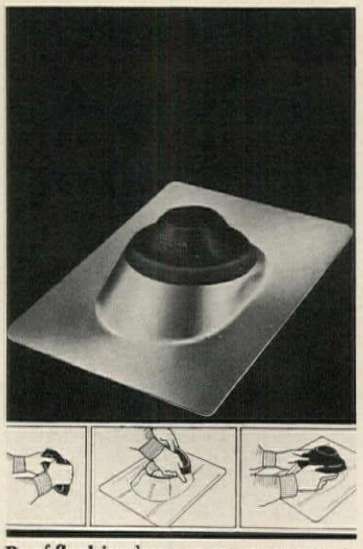
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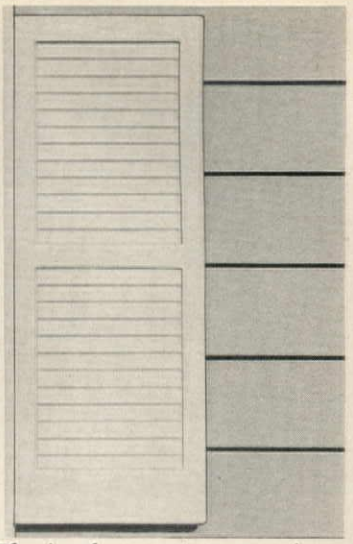
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 CIRCLE 176 ON READER SERVICE CARD



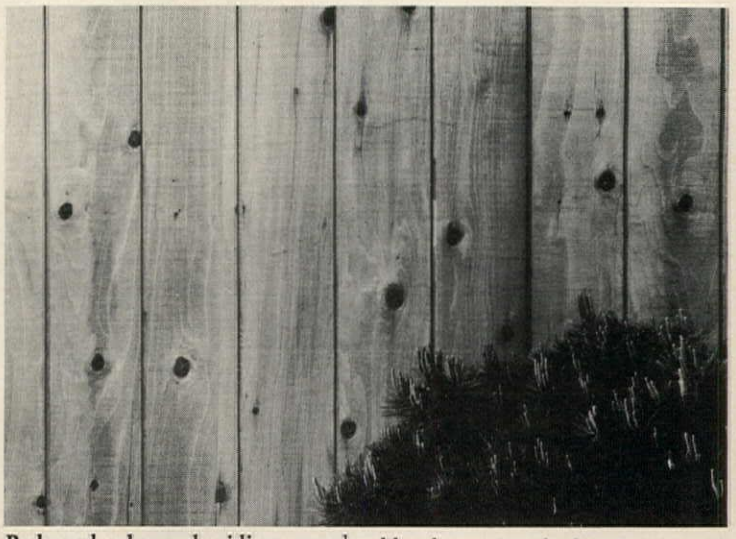
Roof flashing has a snap-on neoprene collar which fits one standard galvanized metal base. Collar comes in three sizes to accommodate vent pipes 1½" to 4" in diameter. Special collar easily snaps onto a protruding lip in the galvanized metal base. Installation time is under 5 seconds. Genova, Davison, Mich.

CIRCLE 244 ON READER SERVICE CARD



Plastic shutters in a woodgrain pattern come in sizes from 36" to 80". Available in black and white, they will not chip, crack, warp, dent, rot or chalk. Slightly recessed edge around the louvered portion gives the shutters a more authentic appearance. Walled Lake Door, Richmond, Ind.

CIRCLE 245 ON READER SERVICE CARD



Redwood plywood siding panels have a factory-applied exterior water-repellent treatment. This rugged finish provides for natural weathering, staining, painting or bleaching. Standard ⅜"- and ⅝"-thick panels are available 4' wide and 8', 9' or 10' long. Georgia-Pacific, Portland, Ore.

CIRCLE 247 ON READER SERVICE CARD



Vinyl shutters are hung on predrilled black brackets that simulate hinges to provide an authentic look. Available in panel or louver styles, shutters are of high-impact vacuum-formed vinyl skin bonded to a treated wood subframe. Widths are 14" and 18", and heights range from 35" to 75". Andersen, Bayport, Minn.

CIRCLE 249 ON READER SERVICE CARD


Encore.
From the Cabinetmaker.
The proud cabinet.
Because it offers all the quality of a more expensive line. But not the price.
Because it offers the styling you'd expect from one of Del-Mar's top lines. And the practicality you demand.
Its provincial styling adds a touch of sophistication to any kitchen. And Encore's finely crafted pecan hardwood finish, deftly tooled hardware and tight, solid construction are all part of the same craftsmanship that has made Del-Mar one of the undisputed leaders in the industry.
With a strict quality control system to keep you happy. And a total service program to get you the right cabinets, at the right place, at the right time. With no excuses.
Encore is also proudly supported by a full line of features and specialty cabinets. As are all Del-Mar lines.
So when it comes right down to it, Encore is more than just quality, styling, practicality and a price you can take advantage of.
It's a cabinet you can be proud to install.
Del-Mar
THE CABINETMAKER
CERTIFIED CABINET
U.S. Plywood-Champion Papers Inc.

EASY-TO-INSTALL

Cedar Closet Panels



CEDAR CLOSETS FOR ONLY $5.00 to $8.00 OVER YOUR ORDINARY CLOSET COST

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Give your closet that wonderful forest fresh scent. See your Cedarline dealer, or write to us for further information and samples.

Cedarline

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CIRCLE 178 ON READER SERVICE CARD

LITERATURE

Wall systems brochure provides data on two types of exterior wall panels. Included is information on the variety of interior finishes which can be used. Accessories are listed. Chart shows available exterior colors. Armco, Middletown, Ohio.
CIRCLE 301 ON READER SERVICE CARD

Modular cabinetry and shelving applications are shown in sketches of various rooms in a typical house. Page facing each illustration shows components used and lists the model numbers. Custom-unit descriptions, installation instructions and specifications included. Wood-Mode, Kreamer, Snyder Co., Pa.
CIRCLE 302 ON READER SERVICE CARD

Adhesives, coatings and sealers are categorized. An adhesive guide lists various combinations of bonded materials and adhesives recommended for each. A coating and sealer guide lists various possible applications and the recommended brand product for each. Comprehensive tables provide data on description, performance and application. 3M, St. Paul, Minn.
CIRCLE 303 ON READER SERVICE CARD

Wallcoverings are displayed in this sampler of 26 of more than 60 patterns in the line. A specification chart is included. L.E. Carpenter, New York City.
CIRCLE 304 ON READER SERVICE CARD

Wheel loader catalog provides a full range of specifications and production data. A comparison with other wheel loaders in the size class is supplied via graphs and diagrams. Ask for form AE021122 at your local Caterpillar dealer.

Door weathersealing system is explained in this black and white brochure. Reasons for air infiltration and water leakage are analyzed, and test data is presented. Design information and requirements for the weathersealing system are given. A questionnaire is included so that the reader may provide information to help the company recommend the proper system to fit specific needs. Schlegel, Rochester, N.Y.
CIRCLE 306 ON READER SERVICE CARD

Rubber cove base, rubber and vinyl stair treads, stair-tread accessories and conductive vinyl tile is presented. Contains photographs, technical illustrations and specifications. Flexco, Tuscumbia, Ala.
CIRCLE 307 ON READER SERVICE CARD

Residential lighting fixtures are indexed by fixture type, specific room use and model number. Units include over 400 styles of chandeliers, lanterns, indoor and outdoor lighting. Individual model information given: dimensions, construction materials and wattage tolerance. Hole-punched for binder filing. Illustrated in full color. Halo, McGraw-Edison, Rosemont, Ill.
CIRCLE 308 ON READER SERVICE CARD

Central air conditioning system, designed for easy incorporation into existing hot-air central heating systems, is described in full color. In text, pictures and cutaway drawings brochure details construction and operation of unit and describes how it can provide cooling when paired with certain furnaces. Lear Siegler, Centralia, Ill.
CIRCLE 309 ON READER SERVICE CARD

Contract carpeting examples are shown in 80 black and white and color photographs. Wilton and tufted carpet patterns are shown in close-ups and room applications. Locations of recent installations listed. Downs, Willow Grove, Pa.
CIRCLE 310 ON READER SERVICE CARD

Doors and sidelights are illustrated for style selection. Photos of actual applications using single, double-patio and interior doors are included. Other features: cross-section diagrams of door construction, opening-dimension chart for exterior wood-frame doors. Ever-Strait, Fairfield, Ohio.
CIRCLE 311 ON READER SERVICE CARD

"Buyer's guide for the small contractor" lists benefits, options, attachments and specifications for construction equipment. Included: track loaders, wheel loaders, track-type tractors, motor graders, elevating scrapers, pipelayers. See your local Caterpillar dealer for a copy of brochure AEC12112.

Stone-surfaced siding panels are shown in nine color photographs. Panel sizes and weights are given for each of the three backings available. Application is discussed. Modular Materials, South Plainfield, N.J.
CIRCLE 313 ON READER SERVICE CARD

Concrete equipment is pictured on the job and in silhouette-type illustrations. Descriptions and specifications are included for vibrators, grinders, trowels, screeds, tampers, saws and their accessories. Charts match models with proper attachments. Hole-punched for binders. Stow, Binghamton, N.Y.
CIRCLE 314 ON READER SERVICE CARD

Electrical wiring devices are cataloged in guide of commonly used items. Devices which do not comply with the 1971 NEC requirements have been omitted. Breast-pocket-sized brochure shows NEMA configurations where applicable and notes UL and CSA listings. In easy-to-use chart form. Includes illustrations of AC switches, receptacles, wall plates, locking devices and lighting products. Bryant, Bridgeport, Conn.
CIRCLE 315 ON READER SERVICE CARD





Rez® NATURAL WOOD *fashions*



NEW Interior Latex Stains—formulated for color uniformity. There are 30 colors in this REZ line and they've been especially developed for uniform color "take" on various species of wood. So, if you want a color-matched finish on oak paneling and pine bookcases, for example, there's no problem.



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For literature on REZ Latex Stains write to The REZ Company, One Gateway Center, Pittsburgh, Pa. 15222; or P.O. Box 3638, Torrance, California 90505.

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Natural Wood Finishes

CIRCLE 179 ON READER SERVICE CARD

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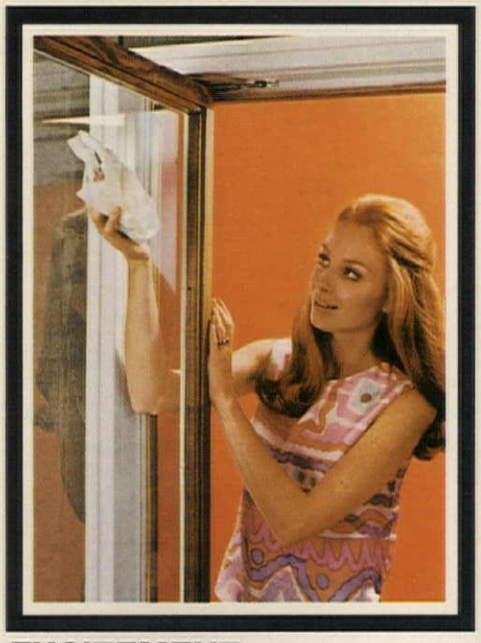
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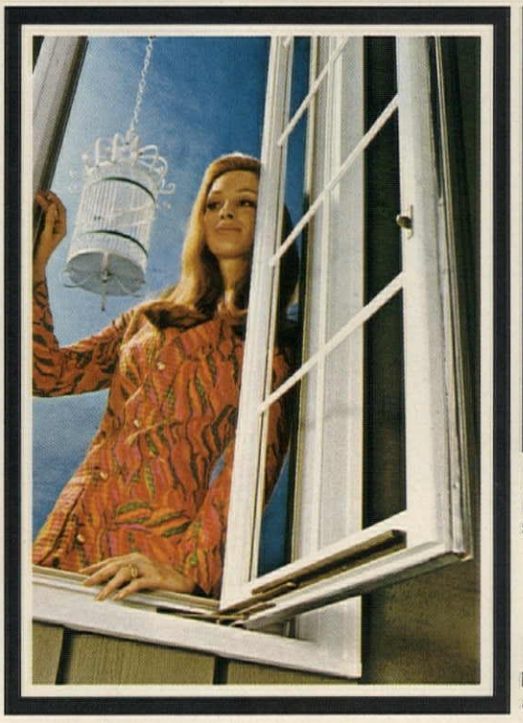
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Unique modular system permits arrangements that complement any exterior.



EXCITEMENT
A full 90° opening for easy inside-outside cleaning.





EXCITEMENT
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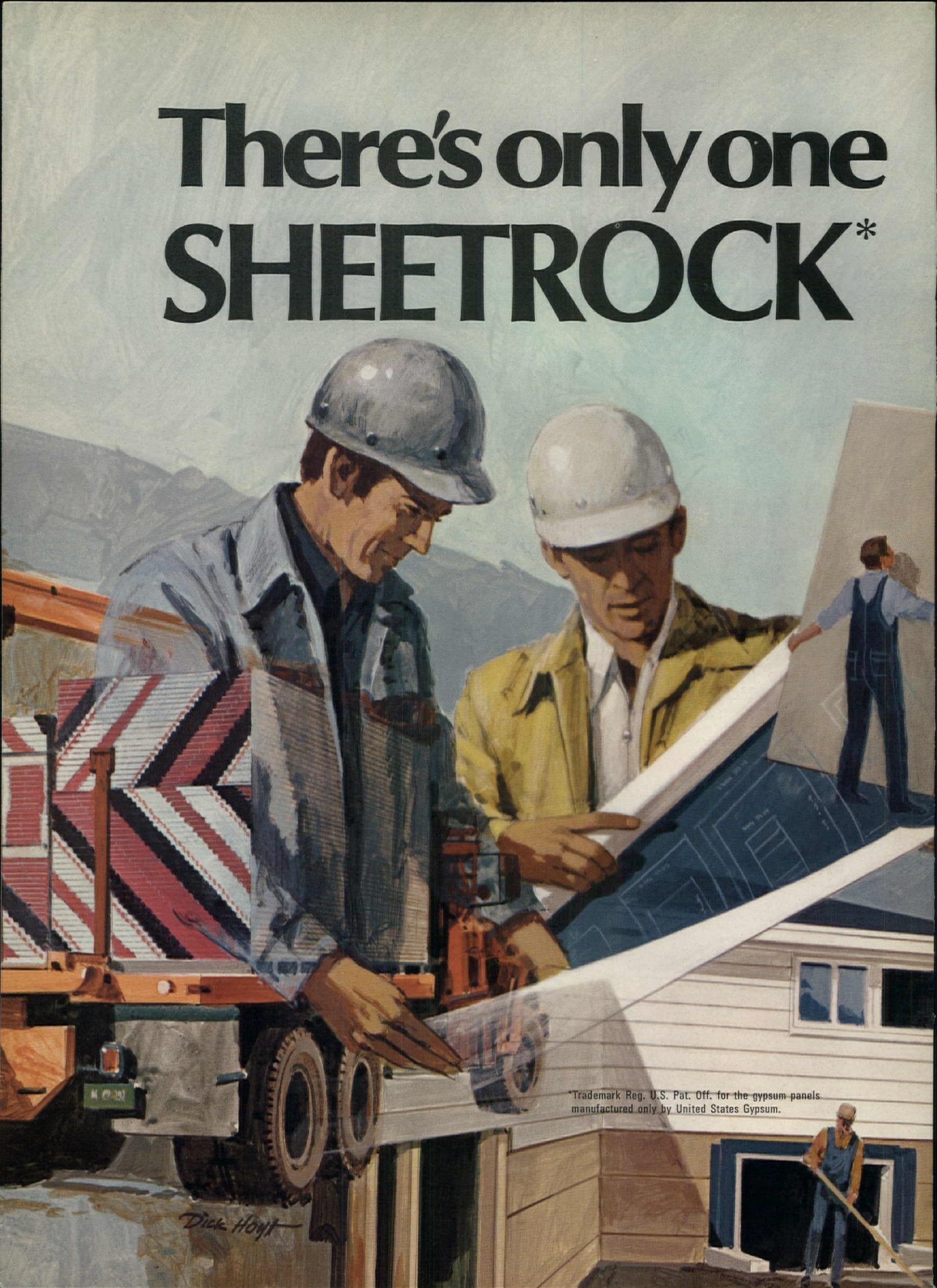
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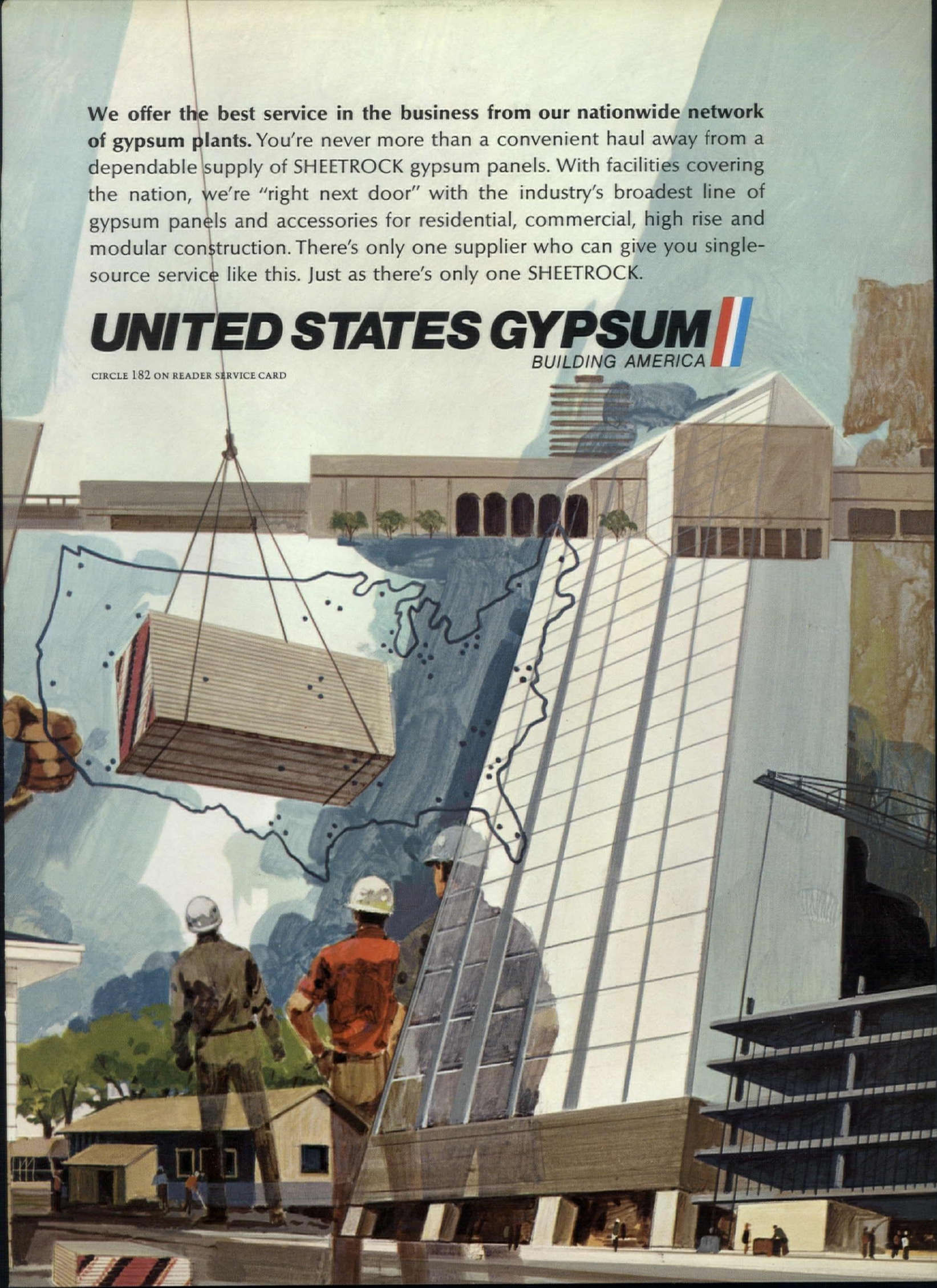
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BUILDING AMERICA

CIRCLE 182 ON READER SERVICE CARD

It's for wood.
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It won't ever crack, peel or blister.
It's trouble-free for re-do over paint or stain.
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CIRCLE 4 ON READER SERVICE CARD

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Architect:
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